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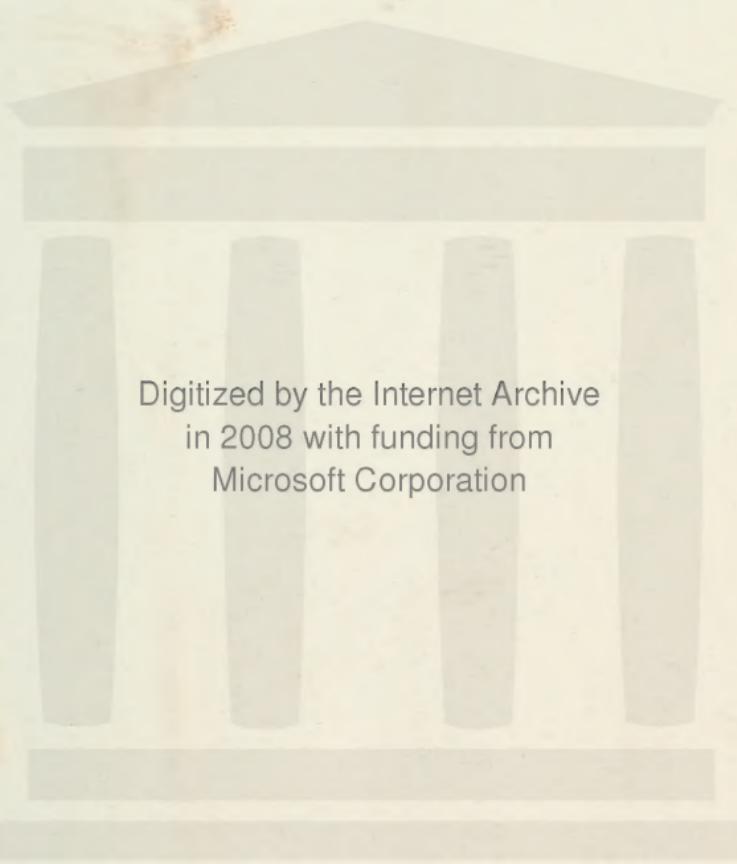
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THE

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KEREN HA—YESOD BOOK

COLONISATION PROBLEMS
OF
THE ERETZ-ISRAEL (PALESTINE)
FOUNDATION FUND

Edited by

The Publicity Department of the "Keren ha-Yesod"

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1921

Keren ha-Yesod, the "Eretz-Israel (Palestine) Foundation Fund," proposes to raise £25,000,000 for the reconstruction of the Jewish National Home.

Every Jew or Jewess throughout the world is called upon to contribute to the Keren ha-Yesod the Ma'aser (tithe) of his or her capital and income. The Ma'aser on income must be paid yearly for five consecutive years.

All monies collected by the Keren ha-Yesod will be expended in Palestine approximately as follows:—

- (1) One-fifth in purchase of land and its preparation for settlement by Jewish agriculturists.
- (2) A third of the remainder in public works of national utility, such as afforestation, drainage of marshes, hospital and school building, and construction of workers' houses.
- (3) Another third will be exclusively devoted to undertakings of a commercial nature on which a yield of interest may be reasonably anticipated—such as utilisation of water-power, irrigation, and credits for house-building, industry, trade and agriculture.
- (4) The last third to organising immigration (including homes and public kitchens for immigrants), maintenance of hospitals, contribution towards the upkeep of Jewish troops, social welfare institutions, and, above all, education.

Contributors to the Keren ha-Yesod will receive certificates stating the amount paid and guaranteeing a corresponding share in such advantages as may result from the investments mentioned under section 3.

The Keren ha-Yesod is administered by a Board of Directors, half of whom are appointed by the Zionists Executive, while the other half will be elected by a Council representing the certificate holders.

Section 3 of the Fund will be supervised by a special Economic Council, consisting of experienced men of business.

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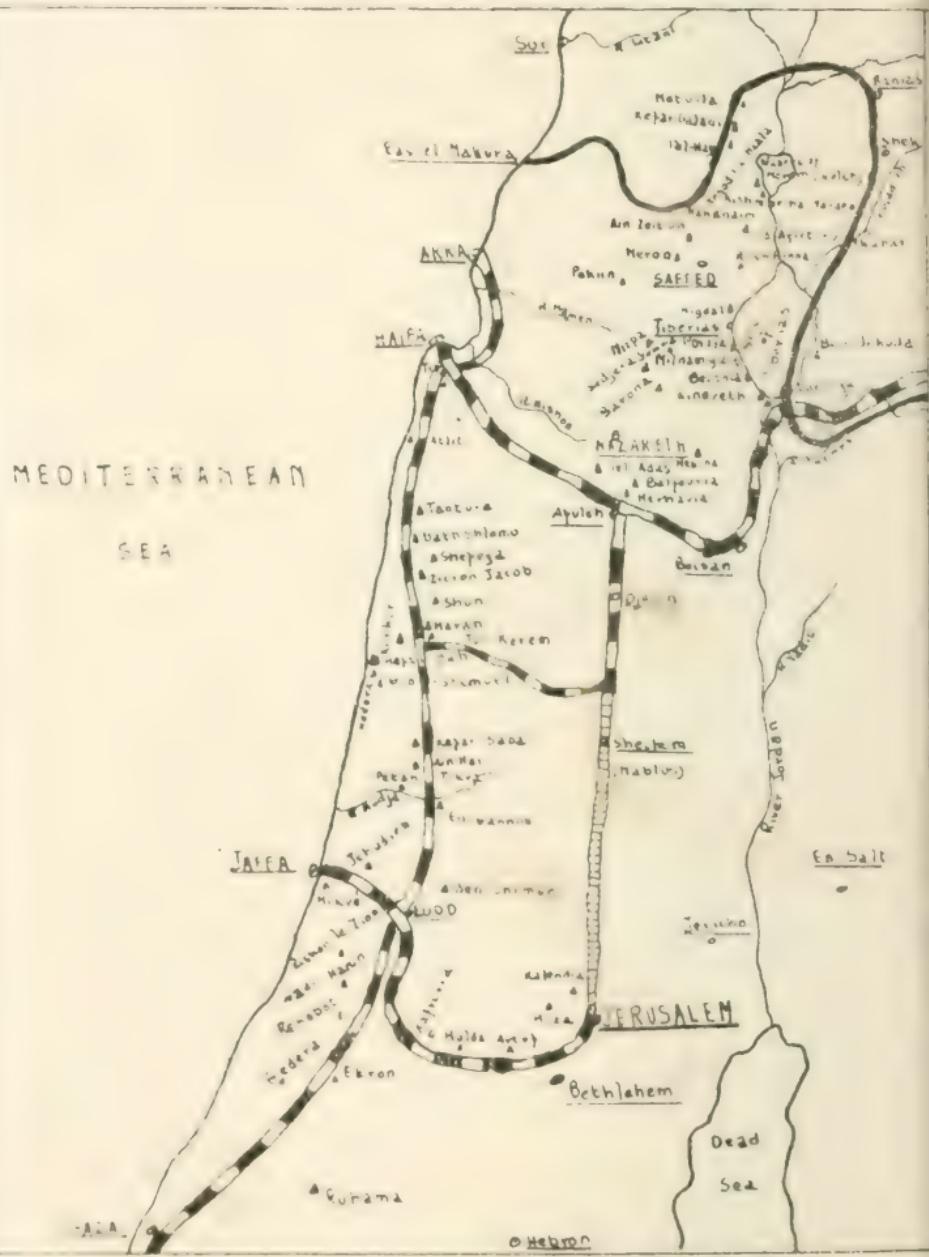
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*To the following persons who have collaborated
in this book the Editor's thanks are due:—*

Mrs. M. D. EDER, Dr. M. D. EDER, Mr. S. U. GINZBERG, Mr. B. GOLDBERG, Mr. A. GULAK, Mr. L. HERRMANN, Miss M. JAFFE, Mr. S. KAPLANSKY, Dr. E. MARKS, Mr. S. PINSKY, Dr. M. SCHWARZMANN, Mr. M. J. TISCH, and Mr. H. ZLATOPOLSKY.

While pursuing the task of welding the various articles into one coherent scheme, the Editor has not thought it desirable to subdue the expression of individual tendencies and sympathies. Obviously the chapter on "Agricultural Colonisation" could only be efficiently written by a believer in the supremacy of the plough, that on "Industrial Possibilities" by an adherent to the rather opposite school of economic thought, and that on "Cooperation" by a supporter of socialistic ideals. As in Zionism, so in the *Keren ha-Yesod* and in this "*Keren ha-Yesod Book*" there is room for all shades of opinion.

PALIST NE Showing the ~~apple~~ Northern frontier [according to Anglo-French Convention] and the Jewish settlements



Railways [Projected]

Manifesto of the Keren ha-Yesod.

To the Jews of the World.

The Mandate for Palestine, which is at once a pledge and a challenge to the Jewish people, is about to become a part of the Law of Nations.

The moment has arrived for the concentration of Jewish effort on the upbuilding of the Jewish National Home.

The lofty enterprise to which Jewry stands committed in the sight of the world demands the active cooperation of Jews of all classes and opinions, whose common obligation it has now become.

If the reconstruction of Palestine is to be effectively undertaken, financial resources on the amplest scale will be required.

For the purpose of providing these resources, the Keren ha-Yesod—Palestine Foundation Fund—has now been formally constituted.

A Board of Directors has been formed with the duty of framing, in consultation with experts, a considered programme of constructive work, and of ensuring its orderly execution.

Side by side with the Board of Directors there has been constituted an Economic Council

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composed of men of affairs of high standing in the financial and commercial world. The Economic Council has assumed the task of examining those projected undertakings which can be regarded as, in the stricter sense, reproductive, of executing such of them as are approved, and, further, of assisting the Board of Directors with expert advice in the general administration of the Fund.

The Keren ha-Yesod begins its work at a great and tragic hour. The historic connection of the Jewish people with Palestine has been recognised by the Powers. The Mandate has been accepted by Great Britain. The Government of Palestine has been entrusted to a statesman whose presence at the head of the Administration is a sure pledge of British goodwill. Far different is the situation in Eastern Europe. Almost a third of the Jewish race is at this moment living under conditions of unendurable anguish. Harried, pillaged, uprooted from their homes, butchered without mercy, exposed to such an outburst of unrestrained savagery as Europe has not witnessed for four hundred years, entire communities are being relentlessly exterminated.

On the eve of its renaissance, in the presence of the lofty tasks that are summoning it to action, Jewry stands wounded and mutilated. It has but one hand free for constructive labour, with the other it is desperately struggling to ward off the implacable onslaught that threatens it with annihilation.

A supreme effort is called for. To the message of confidence and goodwill from San Remo,

MANIFESTO.

to the storm of hatred unchained in Eastern Europe, let Jews of all countries and of all classes unite to give the same reply: build the Jewish Commonwealth.

The purpose of the Keren ha-Yesod is to bring about the settlement of Palestine by Jews on a well-ordered plan and in steadily increasing numbers, to enable immigration to begin without delay, and to provide for the economic development of the country to the advantage of its Jewish and its non-Jewish inhabitants alike.

That purpose is attainable. Room can be found in Palestine for a vastly increased population. Thousands are already waiting on the threshold. Let but productive employment be provided for them, and they can enter.

There is land to be bought and prepared, there are roads and railways, harbours and bridges to be built, there are hills to be afforested, there are marshes to be drained, there is fertile soil to be irrigated, there is latent waterpower to be turned to account, there are towns to be laid out, there are crafts and industries to be developed. Side by side with these undertakings, adequate provision is needed for the social welfare of the population, for public health, and above all, for education.

All these activities are comprised in the programme of the Keren ha-Yesod. Its organisation is flexible and can be readily adapted to every variety of undertaking. It will at once encourage private initiative—subject always to the test of social justice

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and public utility—and foster cooperative effort in all its many-sided applications.

This is no common moment. For twenty centuries it has been patiently awaited. It will not recur in our lifetime nor in that of our children's children. Nor is this such an appeal as is daily made to Jewish philanthropy. It marks the beginning of a concerted effort designed to elicit from the entire Jewish people such a response as will vindicate the honour of the Jewish name.

No casual charity will suffice. The exceptional effort which is called for to-day must take the form of self-taxation — steady, persistent, systematic, inspired by the noble Jewish tradition of the Tithe. A heavy load of taxation is to-day being imposed on all the peoples of the world in the name of national reconstruction. There is no Jewish State; the appeal that is about to be made is to the Jewish conscience and is fortified by no power of compulsion; but no Jew worthy of the name will, at this solemn moment, take the responsibility of sheltering himself behind the powerlessness of his people.

The gates of Palestine are no longer barred from within. The key is in the hands of the Jewish people. It is for Jewry to decide whether they are, to its lasting dishonour, to remain unopened or whether they are to welcome in the multitudes that are expectantly awaiting the hour of redemption.

ROTHSCHILD
ALFRED MOND
JOSEPH COWEN
REDCLIFFE N. SALAMAN

CHAIM WEIZMANN
NAHUM SOKOLOW

BERTHOLD FEIWEL
VLADIMIR JABOTINSKY
ISAAC NAIDITCH
HILLEL ZLATOPOLSKY

Introduction.

The peaceful method of conquest called colonisation has, in our days, undergone the same transformation as the methods of conquest by force of arms called war. In olden days both required men rather than money. The cost of the Napoleonic Wars would seem ridiculous compared to modern standards, even in proportion to the numbers of men employed. The same can be said, roughly speaking, of colonisation as it was in the past. Conditions, now, have changed. The proportion between numbers of men and amounts of money required has shifted enormously in favour of the second element in both war and colonisation. The first European settlers in America or Australia, once landed on the new shore, needed hardly any money to go on with. As to land—it was unoccupied, and theirs for the taking; even if in possession of some native tribe it was "purchased" by rough and ready methods, dangerous but cheap. They built their cabins of logs for which they paid nothing; they shot wild game for food; in the winter they dressed in bear skins which cost them just one gunload of lead. And water was richly provided by nature, free of charge.

Modern pioneering in Palestine develops under quite different conditions. Almost every inch of land has to be bought, building materials, to a large extent, have to be imported, food and fuel—until the fields and gardens begin to yield—have to be paid for, and water, with the exception of a few privileged districts, has to be pumped from under ground, or stored in reservoirs. This essential

difference is too often and too easily forgotten by those who grumble at the expensiveness of Zionist colonisation. Pioneering in our days and in our country means much more than the personal effort of those who actually go to Palestine: it means the constant and collective effort of those who stay behind. The former have to give their working power; the latter have to provide the money. The Pilgrim Fathers who built America could do it almost unsupported by England. Those whom the Jewish people will send to build up Palestine can only attain their object if the whole nation, in every corner of the Diaspora, helps them by a steady financial action of every day and every hour.

Nor is that all. The first European settlers in America had to build for themselves, not for others to come. Their example, their success, incited thousands, even millions to follow them; but this was the result of their toil, not its object. The object of the modern Jewish pioneer in Palestine is to prepare room and work for the thousands and millions that wait outside. He builds not for himself but for others. This again means expenditure increased out of proportion with the actual numbers of men and women engaged in the creative work in Palestine. They will have to construct terraces on hillsides where, as yet, there is no one to sow the seed, and roads between districts where colonies still remain to be built by immigrants not yet landed in Palestine. Moreover, the natural eagerness of Jewry throughout the world to see Palestine becoming a centre of national inspiration will force them to create schools, theatres, conservatoriums, even a University in a tempo and on a scale far in advance of the actual needs of the Jewish population on the spot. This must also be remembered in forecasting the expenditure involved in the reconstruction of Palestine. A "National Home" is interpreted by every Jew, not only as a refuge for immigrants, but also as a metropolis, and no metropolis in history

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has ever been built by the effort or at the expense of its inhabitants only. The whole nation builds it and pays for it.

This is the purpose of the Keren ha-Yesod: to make every Jew throughout the world realise that the Jewish Commonwealth in Palestine can only be rebuilt if *he* shares in the national burden; and to collect his share of the national tax.

But it would be a mistake to think that the Keren ha-Yesod is only an instrument for collecting money. It is, first of all, an idea, or an amalgamation of two essential ideas. The first is the "Ma'aser" principle—a return to one of the oldest and most beautiful of Jewish traditions, that of the Tithe. One-tenth at least of all you possess must go to the Treasury of the Nation for the rebirth of our land. This must be done in spite of the world's financial crisis, of the low rates of exchange, of the terrible disasters in Eastern Europe. In spite of all, one-tenth at least of all you own and earn belongs to Palestine. This is demanded of every Jew, Zionist or non-Zionist. No Jew has done his duty until he has paid the Ma'aser. This is the old Jewish law, and this is the law of the great historic moment our generation has to face. If it needs revision in deference to the modern principle of progressive taxation, this object must be attained by increasing the tax on the rich, not by lowering that on the poor. It is a hard law, but the Jewish people will have to enforce it upon every one of its members—or to break down. The Ma'aser call is the expression of the unprecedented effort imposed upon us by this unprecedented hour of Israel's history.

The second fundamental principle of the Keren ha-Yesod is unity of effort. Our work in Palestine will include both profitable and "unprofitable" enterprises. Water-power works, irrigation, loans for agriculture and house building, if properly managed, may return immediate dividends; afforestation, drainage of marshes, road construction, especi-

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ally education, can only " pay " indirectly and in the long run. This easily suggests the idea of two distinct funds—the one for profitable investments, the other for unremunerative expenditure. The Keren ha-Yesod rejects this suggestion. Every man or woman or child who pays the " Ma'aser " to the Keren ha-Yesod must know that he or she is not only a donor but also an investor. A fraction of their contribution, however small, will be employed in the great interest-bearing enterprises we are about to undertake in Palestine; and a fraction of the dividends will in due time come back to them. Of course, if an individual prefers to invest his money in a certain concern only, he is welcome to do so. But the organised effort of the nation cannot call upon one set of people to invest its sovereigns in profitable schemes, and upon another to sink its halfpennies à *fonds perdu* in school building or social assistance. The nation as a whole should bear both the profitable and the unprofitable sections of the Budget of Reconstruction, and the humblest of the poor, once he has paid his Ma'aser, should be entitled to his share of the nation's income.

The Keren ha-Yesod does not object to the formation of special " investment corporations " for any constructive purpose in Palestine. On the contrary, the scheme set forth in the following pages presupposes the existence of such purely commercial bodies. The various banks which the Zionists propose to create, the numerous industrial enterprises which they hope to encourage can only be conceived as commercial corporations formed by individuals or groups *outside* the Keren ha-Yesod. But the Keren ha-Yesod intends to reserve a certain portion of its sums to be invested in such of these enterprises as will be considered sound and useful. There is a moral reason underlying this resolve. For it is a well-known fact that profit-bearing undertakings based on *Jewish* labour can only thrive in Palestine if the Jewish worker is supplied with the minimum

INTRODUCTION.

of comforts to which his European evolution has accustomed him. He needs decent dwellings; he needs medical assistance in the new climate; above all he needs schools for his children, and, in a general sense, at least some rudiments of a civilised atmosphere. None of these exist as yet in Palestine, and to create them means an initial expenditure. Who is to pay for them? It is obvious that neither the individual investors nor their wage-earners could afford the outlay without the enterprises breaking down. National money must be called upon to intervene, in order that the worker can live and work, and the investor can get his dividend. The truth about "donations" is that they are wanted in order to make "investments" profitable. This makes the idea of a pure "donations" fund—a fund of which not a cent would go to the profit-bearing enterprises—morally indefensible. An appeal for public money can only be justified if a portion of the "National Tax" paid by every contributor will be reserved for profitable undertakings.

When we speak of "unprofitable" expenditure this term should not be mistaken for "unproductive" expenditure. Drainage of marshes may not be profitable in the sense of paying immediate dividends on capital invested, but it means redemption of waste lands for agriculture, and disappearance of malaria. School building is "hopeless" so far as profits are concerned, but the Hebrew school in Palestine, with its almost miraculous effect of reviving Hebrew as a spoken language, has proved to be one of the main driving powers which has forced universal Jewry to concentrate its attention on modern Palestine—consequently, one of the main factors of our colonisation work.

Some sceptics may think it presumptuous to use the word "tax" in describing contributions which are not levied by a State, but are expected to be raised by a voluntary effort of classes and masses. The Keren ha-Yesod is a State tax, and can be

described in no other way. The task confronting us is much more complex and exacting than the problems with which an ordinary constituted State has usually to deal: it is the *creation* of a State. In modern times, colonisation on such a scale has only been undertaken by Governments, and if we wish to succeed we must adopt, as much as possible, the methods, the conceptions, the very mentality of a constituted nation led by a constituted Government. The whole question of our success or failure depends on the ability of the Jewish people to rise to this height of political consciousness. We feel confident that it will.

There is in some circles a tendency, now that we have in Palestine a really sympathetic Administration, to consider almost the whole of Jewish colonisation work as one of the direct tasks of the Government under the Mandate. Some extremists have already been heard proposing the abolishment of the Zionist Commission on the gratuitous supposition that its work will be done in the future by the High Commissioner and his staff. This is a striking confusion of issues. The function of the Administration under the Mandate is to facilitate Jewish colonisation, not to assume actual charge of it. No doubt, a great deal of constructive work will be accomplished by the Government, and Jewish settlers will certainly benefit by it both directly and indirectly. But the Government Budget is, and will for many years remain, a modest one, and the proportion allotted to Jewish agriculture, schools, hospitals, etc., will naturally be insufficient to meet our requirements. There may, of course, be some branches of our activity for which a full share of assistance—even financial assistance—could be demanded of the Government, such as, for instance, the organisation of receiving houses, employment

INTRODUCTION.

bureaux, and medical help for immigrants. The Mandate proclaims Jewish immigration to be one of the most essential assets of new Palestine, and there is no reason why the corresponding expenditure should not be borne, at least to a considerable extent, by the Budget of the country itself. But even in this case it remains to be seen whether this Budget can afford anything approaching a really adequate outlay. It goes without saying that the Jewish population is entitled to its full share of the public money raised in or for Palestine (and this also applies to the proposed Government Loan); but the creation of the Jewish National Commonwealth can only be financed by a special Jewish fund.

The immediate task of the Keren ha-Yesod is to raise twenty-five million pounds within a period of five years. This sum should, however, only be considered as a minimum. That the Jewish people *can* raise it, and much more, is beyond all doubt. There are about 15,000,000 Jews in the world; in view of the present conditions existing in Russia and the Ukraine let us, to meet all possible objections, only reckon with two-thirds of this number as potentially "active" from the point of view of the Keren ha-Yesod. For ten million Jews, or two million families, the raising of five million pounds per year would mean an expenditure of two pounds ten shillings per family. The average income of a Jewish family is at present, undoubtedly, far above £25 per year, even in countries where the exchange is now at its lowest. The sum of £25,000,000 distributed over five years is obviously far below the actual Ma'aser on the general Jewish income.*

*The low rate of exchange prevailing in certain countries might make it advisable for the Keren ha-Yesod to convert at least a part of the sums collected in those countries into such commodities of local production as might be required for the different branches of constructive work in Palestine. This scheme

The proportion in which the moneys of the Keren ha-Yesod will be distributed among the different branches of our work in Palestine can only be indicated, for the present, approximately. The unparalleled instability of market values, and the fluctuation of the prices of raw material, machinery, transport, etc., which is to be expected almost of a certainty, must inevitably react on the costs of, at least, some of our enterprises. This remark, by the way, should be borne in mind when considering all estimates contained in the present book. This is certainly a drawback, but an unavoidable one, and its redeeming feature is the practical certainty that any changes that may come about will, in view of the present tendency of prices to fall, be on the right side of the ledger.

It must be understood that essential changes in the scheme, as proposed at present, may occur should experience on the spot so demand. The table and the diagram given below have been worked out by experts as a result of careful investigation and calculation, but these could naturally be only of a merely preliminary character. The Board of Directors of the Keren ha-Yesod, the Economic Council, the Zionist Executive must have the right to suggest, and, by mutual agreement, adopt any such modification as may be found necessary.

The reader will find in this book chapters dealing with the main items of the table inserted on pp. 20-22. The meaning, the actual importance, the possibilities of development of such schemes as "water power,"

would also present a certain political advantage, as Governments naturally prefer exportation of kind rather than money, especially at the present moment. On the other hand, however, this system must be most carefully thought out in detail before it can be considered ripe for execution. Not every kind of machinery or even of raw materials can be utilised in Palestine. We understand that the problem is being dealt with by experts; but it would be premature to foreshadow any details of this matter at the present stage.

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"afforestation," "house building," "the Hebrew University," "cooperative colonisation," will be elucidated as clearly as is possible in a publication of a popular character. But, although a popular book, this is not meant to be a propaganda book. It does not contain—with the one exception of the Manifesto—any appeals to sentiment. Its only object is to explain.

It would be difficult to say, even approximately, how many immigrants can be "colonised" in Palestine through the direct influence of the Keren ha-Yesod. This depends, above all, on the cost of living, the prices of machinery and raw materials, freights, etc. None of these can be expected to remain stationary during the period of five years within which the twenty-five million pound fund has to be raised. On the contrary, changes, and even drastic changes, are certain to occur, influencing in their turn the fundamental condition of our colonisation work—the prices of land in Palestine. Still, it may be conjectured, with all due reserve, that on the basis of the costs and prices prevailing at the present moment twenty-five millions of public money invested in Palestine could secure the settlement of some fifty thousand people per year, or a quarter of a million in five years.

This, of course, only so far as direct action of the Keren ha-Yesod is concerned, without taking into account the private initiative of individuals or groups. But it should never be forgotten that the mainspring of any immigration or colonisation movement is just this very private initiative, the pushing and sticking power of individuals (no matter whether working separately or banded together in a cooperative group), the vitality and resourcefulness of sheer enthusiasm and personal responsibility, and, last but not least, the cumulative weight of small capitals which, under normal conditions, will always exceed by far that of any public fund. True, the conditions are abnormal to-day; Jewish wealth

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in the East of Europe, where only yesterday thousands of well-to-do Jewish families were waiting for the call to transfer their homes into Palestine, is temporarily destroyed. But the miraculous vitality of the Jew will assert itself once more. One need not be a prophet to foresee with certainty that, as soon as some kind of order is established in those parts of the Continent, the Jewish masses will emerge from their ordeal with their hereditary vigour and energy unimpaired, and will soon make good their losses, while the only lasting trace left by these years of nightmare will be a strengthened resolve to forget them for ever in Palestine.

To act as guide and example for this main army of colonisers is the real rôle and ambition of the Keren ha-Yesod.

The Keren ha-Yesod is not a part of the Zionist or of any other organisation. It is an independent body, registered as such under British law. Its statute provides, just as in the case of the Jewish Colonial Trust, actual guarantees sufficient to prevent it from ever degenerating into a purely capitalistic enterprise, and to secure its smooth cooperation with the Zionist Executive. Otherwise it is a non-partisan corporation, formed for purely constructive colonisation purposes, and therefore best adapted to the task of uniting all currents of Jewish opinion in the one great effort.

The Keren ha-Yesod is an all-Jewish fund, a non-party fund; but if Zionists really want it to become such in practice, not only in theory, they must not wait for a *consensus omnium* before themselves answering the call. If the Zionist organisation wishes to retain its present leading position in Jewish affairs, its members must lead the way in this respect, too, and without delay. We well know

INTRODUCTION.

that only a fraction of the "national wealth" of the Jewish people is actually held by men and women enlisted in the Zionist organisation: the bulk of it lies in other coffers. But the only key that can open them is example. We can proclaim without any hesitation that nine-tenths of Jewry throughout the world are ready to-day to support the reconstruction of Palestine to the fullest extent of their financial capacity, but the condition is: Zionists first. This is a fair condition, and should be complied with. Moreover, it is a case where example will have not only a moral but a practical value. For it can be said without any exaggeration that the strict application of the Ma'aser to Zionists alone could cover the best part of the twenty-five million pounds. This is a force, but also a responsibility, and we must accept it.

TABLE
What Might Be Accomplished
With a Sum of £5,000,000

	Expenditure		
	£	£	
I. Jewish National Fund			
(a) PURCHASE OF LAND (for agriculture and house building)	600,000		Agricultural Colonisation. Housing Problem.
(b) PREPARATION OF LAND (for agricultural settlement)	400,000		Cooperative Colonisation.
Total ...		1,000,000	
II. Works and Institutions of National utility			
(a) HOSTELS FOR IMMIGRANTS	100,000		Immigration.
(b) WORKMEN'S HOUSES (subsidy for 5,000 lodgings, in addition to Mortgage Bank, Keren ha-Yesod and J. N. F. loans)	400,000		Housing Problem.
(c) SCHOOL BUILDINGS	100,000		Schools. Health.
(d) UNIVERSITY (repair of Grey Hill House, additional constructions, equipment of Research Institutes, reference library)	100,000		University.

TABLE.

	Expenditure £	See Chapter:
(e) TECHNICAL COLLEGE, Haifa (completion, repairs, equipment)	25,000	Schoo
(f) HOSPITALS, ETC. (buildings and equipment)	100,000	Health. Immigration.
(g) HUTMENTS (WITH EQUIPMENT) for workers engaged in public works (transportable)	75,000	
(h) AFFORESTATION (nurseries, terracing, planting, etc.)	200,000	Afforestation. Water Power.
(i) RESEARCH LABORATORIES (for agricultural and industrial research)	50,000	Agricultural Colonisation. Industrial Possibilities.
(j) COOPERATIVE CREDITS AND SUBSIDIES	100,000	Cooperative Colonisation.
Total ...	1,250,000	
III. Investments		
(a) WATER POWER AND IRRIGATION	200,000	Water Power.
(b) LONG TERM CREDITS FOR HOUSE BUILDING (second mortgage loans for 10,000 lodgings, in addition to Mortgage Bank loans)	800,000	Housing Problem. Banks.

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	Expenditure	See Chapter:	
	£	£	
(c) LONG TERM CREDITS FOR AGRICULTURE (in addition to Mortgage Bank loans.)	350,000		Agricultural Colonisation.
(d) CREDITS FOR TRADE AND INDUSTRY	250,000		Industrial Possibilities.
Total ...		1,600,000	
IV. Current Expenditure			
(a) IMMIGRATION (upkeep of Hostels, Information Bureaux, Employment Bureaux, landing, etc.)	250,000		Immigration. Health.
(b) EDUCATION (apart from University)	250,000		Schools.
(c) UNIVERSITY (Research Institutes, School of Oriental Studies, School of Law)	50,000		University.
(d) PUBLIC HEALTH	300,000		Health.
(e) SOCIAL WELFARE (including Women's work)	100,000		Jewel Fund
(f) RESEARCH (agricultural and industrial)	100,000		Agricultural Colonisation.
(g) PUBLIC ORDER (contribution towards the upkeep of corresponding bodies)	100,000		Industrial Possibilities.
Total ..		1,500,000	
GENERAL TOTAL...		5,000,000	

The Political Position.

The actual political position in Palestine resulting from such acts as the Balfour Declaration, the San Remo Resolution, the Anglo-French Agreement concerning the boundaries of Palestine, the Mandate, and a series of Ordinances issued by the High Commissioner in Jerusalem, can be envisaged from two points of view. First: Is this position satisfactory in itself, does it provide any stable guarantees for the smooth working of the National Home scheme for a period of at least one generation, does it preclude all attempts of obstructing the development of the Jewish Commonwealth? Second: Is it favourable enough to justify an immediate effort, to allow the Keren ha-Yesod a sufficient space for setting into motion the machinery of constructive work in Palestine?

From the first point of view our answer must be frankly sceptical. It is no use shutting our eyes to unpalatable realities. The Mandate is still not sanctioned at the moment of writing, but the official draft is undoubtedly couched in terms which encourage restrictive interpretation. The word "National Home" is a vague expression belonging by right to rhetoric rather than to politics.

The privileges granted to the Zionist Organisation—the body which will have to raise and invest in Palestine millions of pounds, and to call upon millions of men and women to sacrifice themselves in an almost titanic task—are of a purely advisory character. The Mandate leaves the Zionist Organisation loaded with all the financial and social

burdens of a chartered company, but refuses it the rights granted to such companies in the past.

The actual administration of Palestine, the opening or closing of its gates before the Jewish immigrant, the ways and means of encouraging or obstructing the development of Zionist colonisation are entirely left to the discretion of the High Commissioner appointed by His Majesty's Government. The most vital of all rights in similar cases—the right of the Zionist Organisation to exercise its influence, through legally secured channels, in the choice of suitable candidates for this all-important post—is not included in the official draft.

The same—again from the first point of view mentioned in the beginning of this chapter—can be said of the boundaries. The waters of the Litani river, the richest reservoir of Palestine, are cut off altogether. The Yarmuk is left outside of the Jewish "National Home," and its water can only be used if a foreign Government finds it desirable to grant a concession. The upper sources of the Jordan are in the same position. It is, by the way, ironically curious that such an essential part of the Holy River should be refused the honour of being included in the Holy Land.

So much for the first point of view, the one that deals with the present position as with a lasting and permanent state of things. But political problems should also be considered from a purely practical angle. These boundaries and this Mandate, unsatisfactory as they are, do they afford us sufficient space and protection for immediately starting the work of colonisation? To this question the only reply can be: yes.

Let us begin with the frontiers. What remains of Palestine after all the amputations is a territory of some 10,000 square miles with a population of some 750,000. The territory of Wales covers 7,466 square miles, and harbours a population of 2,025,202; Sicily measures 9,936 square miles with

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3,568,124 inhabitants; Belgium—11,373 square miles, and 7,555,570 inhabitants. Almost the whole of Gilead, up to the Hedjaz railway and beyond it remains in the area governed from Jerusalem. It is one of the richest parts of Palestine as regards water supplies, quality of soil and vegetation, but one of the poorest in population. There are barely twelve sedentary inhabitants per square mile in Gilead, whereas in Sicily there are 352, and 1,061 in the cultivable portion of Egypt. No one, of course, can speak to-day with any certainty as to the limits of the density of population attainable in either Cis- or Trans-Jordania; but one thing is evident—that to fill, to the maximum of its natural capacity, even this truncated Palestine with Jewish immigrants will take the work of at least a generation.

As to water power, it is, of course, much to be regretted that we must abandon, for the present, all plans concerning the Litani; and even the Yarmuk, where concessions are foreshadowed, will hardly tempt Jewish enterprise in any appreciable measure since the river and the whole district has been separated from Palestine. It should, however, not be forgotten that in all our hydro-technical schemes neither the Litani nor the Yarmuk are considered the most immediately interesting reservoirs, but the Jordan from the Waters of Merom down to the Dead Sea. Here both sides of the river are within the boundary. All this constitutes a quite sufficient basis for the first steps of the coloniser and the engineer.

Here it must also be mentioned that the peculiar administrative position of Trans-Jordania under the British rule cannot be considered as an obstacle to colonisation. Trans-Jordania is a part of the mandatory area under the same High Commissioner as Judea, Samaria, or Galilee. This is a fact of the new International Law established by international legislation, and which could only be changed by the same cumbersome procedure. The special régime

of Trans-Jordania, on the contrary, is, legally speaking, a one-sided act of the British Government, which can be changed with the same ease as it was decreed. We do not mean to imply that we consider this act as proof against criticism, even severe criticism; but there is, in any case, no legal obstacle to the liquidation of this special régime, and to the establishment in Trans-Jordania of a system similar to that of Cis-Jordania as soon as Jewish colonisation beyond the river begins to change the character of the country. But even as it is to-day, our colonisation in Gilead can proceed without any legal hindrance. Moreover, just the patriarchal "constitution" of the district is, and will be, responsible for the striking cheapness of land beyond the Jordan. Offers of sale have been made from Trans-Jordania at prices twenty times lower than those at which land is being sold, for instance, in the Valley of Esraelon.

Furthermore, even the French zone of Palestine should not be considered as closed against Jewish colonisation. France has also signed the Balfour Declaration and the decision of San Remo, by which she has undertaken to further the National Home scheme within her sphere of influence. Without feeling in the least inclined to pay flattering compliments to any nation in the world, we think it only fair to remind our readers that no opponent has ever accused France of breaking her promises. It is, of course, questionable whether we can afford to split our effort, both financial and political, in dealing with two different administrative systems at the same time,—at any rate whether we can afford it at the present moment. But in principle the area open to Jewish colonisation, and, eventually, reserved for the establishment of the Jewish National Home is not limited to the British mandatory zone.

So much for the boundaries: bad as they are, it will take years to fill the space within them with Jewish settlers. The same may be said of the

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Mandate. With all its defects from our point of view, this document actually raises Zionism to a political height from which, under normal conditions, it can no more be deposed. The historic rights of Israel in Palestine are confirmed; the Jewish National Home policy proclaimed as the main guiding principle in the administration of the country; the Zionist Organisation recognised as the legal adviser of the Government, and perhaps, by implication, as a subject of certain rights vis-à-vis the League of Nations; Hebrew adopted as one of the official languages of the country. We may regret the vagueness of all this, we may and must struggle for fuller guarantees; but it cannot be denied that, given a sufficient amount of alertness and energy on our own part, the Mandate is a powerful political weapon.

It is the possibility of restrictive interpretation which causes legitimate apprehensions. But they should not be exaggerated. *To-day* the interpretation is most favourable, and the administrative atmosphere such as to give us every opportunity of expansion. We refer, of course, to the appointment of Sir Herbert Samuel as the High Commissioner for Palestine. No better choice could have been made even by a Zionist Congress had it the right, under the Mandate, to nominate the High Commissioner. This appointment, taken as a symptom of the way in which Great Britain interprets the Mandate, is a precedent of the utmost importance. Of course—and this is the core of the whole problem—the value of a political precedent depends, first of all, on the power of resistance and organisation of those whose interest it serves.

Neither is the "Arab opposition," whatever may be our estimation of its genuineness or its true force, a real obstacle to Jewish colonisation. It would be outside the purpose of this book to dwell upon this campaign, to trace its origin right down to its artificial sources of foreign intrigue, or to reveal the

errors of official policy which encouraged it, and in some cases directly provoked it. It is enough to say here that so long as Jewish colonisation means a permanent flow of money pouring into the country, and, largely, into the pockets of the Arab peasant, the great bulk of the native population, both Moslem and Christian, will oppose any attempt to hinder it. This is the general opinion among all those who know the country, and we can quote cases of well known anti-Zionist agitators who frankly admit it, perhaps with regret, in private.

The legislative activity of the new Palestinian Government only began a few months ago. It is permeated with a modern and liberal spirit, and affords—of course, in the hands of a benevolent administration—all reasonable opportunities for Jewish expansion. It will suffice here to mention two examples: the "Transfer of Land Ordinance" and the "Palestine Immigration Ordinance." To understand them properly it must be borne in mind that Palestinian legislation under the Mandate must answer two main purposes: it must encourage Jewish enterprise, but, at the same time, it must give the administration the necessary power to prevent undesirable activities. It must, for instance, facilitate and simplify land transactions, but speculation in land transfer cannot be tolerated—first of all, in our own interests; immigration must be promoted on the largest scale compatible with sound economics, but no country in the world to-day would willingly face an influx of useless or ill-intentioned intruders. Naturally, therefore, a distinction must be made between genuine Zionist enterprises which may safely be encouraged on the general responsibility of the Zionist Organisation, and other activities which need a close and constant supervision. This distinction cannot always be expressed in the text of the law in so many words. Modern legislative phraseology avoids overt discrimination of this kind, and prefers to leave the delicate business of

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"drawing the line" to the discretion of the administrator—of course, on the presumption that the latter is fully instructed and sincerely willing to carry out his instructions in the right spirit.

In the two Ordinances in question both these elements are present. The Land Transfer Ordinance introduces detailed provisions guaranteeing the country against purchases of land for merely speculative purposes, or against further concentration of large estates in the hands of one owner, or against the exploitation and eviction of the poor small-holder or tenant. For this purpose Article 6 of the Ordinance demands from the person acquiring the property the following conditions: (1) He must be resident in Palestine. (2) He shall not obtain property exceeding 300 dunams in the case of agricultural land, and 30 dunams in the case of urban land. (3) He must intend himself to cultivate or develop the land immediately. Besides, before sanctioning a transaction, the Governor must ascertain (in the case of agricultural property) that the person selling or leasing the property "will retain sufficient land in the district or elsewhere for the maintenance of himself and his family." (The latter provision is a repercussion of the famous "5 feddans law" introduced by Kitchener in Egypt to protect the fellah from eviction by usurers.) So much for the ordinary procedure. It may be said with reason that in certain cases all this net-work of precautions might obstruct the free development of our agricultural colonisation. But the indispensable corrective is contained in Article 8, which says that in cases of land transactions not complying with the above-mentioned conditions the matter "shall be referred to the High Commissioner for his consent which he may give or withhold in his absolute discretion." He may, for instance, "consent to the transfer of larger areas of land (than 300 or 30 dunams) where he is satisfied that the transfer will be in the public

interest, or will serve some purpose of recognised public utility."

Another instance is the question of the right of a corporation to own real estate. This right, as is well known, was never fully recognised by the Ottoman Law, which fact was always considered as one of the most harmful obstacles to the economic development of the late Empire. From the text of the Land Transfer Ordinance to which we refer it appears that this restriction has not yet been abolished as a general rule. But the same Article 8 provides "that the High Commissioner may authorise any banking company to take a mortgage of land, and any commercial company registered in Palestine to acquire such land as is necessary for the purpose of its undertaking, and may, subject to the above conditions, consent to the transfer of land to any corporation."

The "Palestine Immigration Ordinance" contains likewise a number of rules concerning passports, permits, financial qualifications, immigration fees, the right of non-admission and expulsion, registration of immigrants, etc. But Article 10 states explicitly: "The High Commissioner may direct that any person or class of persons shall be exempted wholly or in part, and either unconditionally or subject to such conditions as he may impose, from the provisions of this Ordinance."

These instances confirm what has been said above: that the political position in Palestine, so far as Zionism is concerned, depends entirely on the personality of the High Commissioner. We do not mean to imply that this is a desirable order of things. The purpose of our book is neither criticism nor apologia of either the Mandate, the boundaries, or the legislative acts of the new Palestinian Government. Our only purpose is to ascertain whether the political conditions in Palestine, such as they are, do or do not provide a fair basis for the immediate beginning of constructive Zionist work. It is

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evident that, so long as the office of High Commissioner is held by a man whose devotion to the spirit of the Balfour Declaration is above all question, the possibilities—within the actual boundaries of Palestine—are practically unlimited.

We have tried to state with the utmost frankness both the shadows and the lights of the political position. Our conclusion is—and we feel certain that every healthy mind in Jewry will agree with it: the moment both warrants and calls for an exceptional effort of constructive energy. Effort and energy are also the best and only remedies for whatever defects the Mandate or the boundaries agreement may contain. Live force, the force of masses, and the weight of their collective wealth, are stronger than any words written or omitted.

18. *with a great weariness
in the order of the day*

The Tithe in Jewish Tradition.

(“MA’ASER.”)

The Tithe is a national levy, which has been kept up by our people throughout the whole period of its existence from the very earliest times.

When we speak of a Ma’aser tradition in our past we go back to prehistoric times, to the primitive patriarchal figure with whom the Almighty made the first Covenant concerning Eretz Israel, and who was the first immigrant Jew to enter the country. Abraham gave “tithe of everything” to Melchizedek, King of Jerusalem. The “tithe of everything” is here mentioned for the first time in the Bible not as something new but as if it were already an ancient practice, traditional even in that early period.

Later we meet the father of our twelve tribes, Jacob, who vowed: “If God will be with me . . . so that I come back to my father’s house in peace . . . of all that Thou shalt give me I will surely give a tenth unto Thee.” (Gen. 28, v. 21, 22).

Thus the Ma’aser appears in our history primarily as an ancient tradition which later developed into a law in the Torah and which is frequently emphasised as follows —

“And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree—is the Lord’s; it is holy unto the Lord. And all the tithe of the herd or the flock, whatsoever passeth under the rod, the tenth shall be holy unto the Lord.” (Lev. 28, v. 30-32).

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"Thou shalt surely tithe all the increase of thy seed, that which is brought forth in the field year by year." (Deut. 14 v. 22).

"At the end of every three years, even in the same year, thou shalt bring forth all the tithe of thine increase, and shalt lay it up within the gates. And the Levite, because he hath no portion nor inheritance with thee, and the stranger, and the fatherless, and the widows that are within thy gates, shall come and shall eat and be satisfied; that the Lord thy God may bless thee in all the work of thy hand which thou doest." (Deut. 14, v. 28, 29).

Here the Ma'aser appears as not only a religious but a *social* institution.

These laws did not stand alone; they developed in our literature and in Jewish social life. Among the three kinds of Ma'aser established by the Talmud, one was specially called the "Poor Man's Ma'aser."

If we were to explain fully the detailed application and meaning of this term we should have to reprint in full the two Talmudical Tractates "Ma'asrot" and "Ma'aser Sheni"—two volumes of laws and regulations, which in their turn gave rise to a further Rabbinical literature.

We only desire here to draw special attention to two historical facts which are sufficient to prove what an important part the Ma'aser played in Jewish life. The two facts represent both periods of our history, one of the Galut (Exile), the other of the Geula (Liberation).

To take the Galut first:—

The Ma'aser, which was a great and important principle in Palestine, assumed a different form in Exile. Jewish economic life in Eretz Israel was never based upon money, commerce or industry, but upon agriculture and cattle breeding. For this reason, the Ma'aser given in those days consisted of grain, fruit and tithe of flocks and herds. In the

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Galut there could be no question of such Ma'aser in kind, for there we had neither fields nor herds. But the Ma'aser remained in the form of *Ma'aser of Money*.

In the long black night of the Middle Ages with its Crusades and Inquisitions, Jewish communities in every country established the Ma'aser. Every Jew, rich or poor, paid a tenth of his *capital and income* to the communal Treasury for public purposes, viz.:—The maintenance of its institutions, the support of the poor, etc.

The importance of the Ma'aser became so imperative that many communities enforced the tax under penalty of excommunication. Even in the case of recalcitrant communities, our Gaonim of the time tell us that the decree of Ma'aser could be instigated by a single individual who had the right to compel the majority to enforce it. "If there are ten Jews in a town"—says Rabbenu Gershon, called "The Light of the Exile"—"each individual has the right to compel the remainder to enforce the Ma'aser under the penalty of excommunication." This is the only case in the history of Jewish law where a minority (consisting of even one individual) was given the power to impose its will on the majority.

In many German towns it was customary for every Jew to give one half of his Ma'aser to the Communal Treasury, and to divide the other half amongst the needy at his own discretion. The usual manner of giving Ma'aser was as follows:—First each Jew gave Ma'aser of his capital, viz.:—one tenth of all he possessed; and afterwards he gave annually one tenth of his annual income. Income comprised not only that from regular sources, but also gifts, legacies, dowries, etc. Whenever a parent wished his daughter to receive her dowry in full he always added a sum sufficient to enable the bride to meet the Ma'aser tax. A son inheriting from his father was obliged to pay

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Ma'aser even though the father had paid the tax upon the same sum previously. The reason for this lay in the fact that Ma'aser was regarded as the duty of the individual and not merely as a burden upon the capital sum.

From the Rabbinical Responsa of that day we can clearly see the extent to which our compatriots in the Galut carried out the Ma'aser principle in all its minute details. The Gaonim of that day discussed with a sense of deep responsibility the application of the Ma'aser to various practical cases. For example, regarding Ma'aser upon income, the question arose as to whether the burden fell upon the gross or upon the net income; or, again, if a man profited in one transaction but lost in another, whether he was entitled to set off his losses against his profits.

Rabbi Abraham Hurwitz, father of the famous author of "Shené Luhot ha-Berit" (known as the "Shellah"), wrote in his will to his children:—"And as soon as your earnings reach your hands you should set apart the Ma'aser, and then you may put the balance in your purse along with your other profane money; but on no account before you have put aside your Ma'aser, lest, God forbid, you forget. You should always have a separate purse in which you keep your Ma'aser money, in order to prevent its being mixed up with other money. . . . And it is desirable that you should enter in your notebook the receipts and payments of the Ma'aser money annually. . . ."

These simple homely words speak for themselves. They typify the mentality of the Ghetto which made the long Galut endurable and ensured the preservation of our people.

No Jew attempted to bargain about the Ma'aser tax. On the contrary, when it yielded insufficient revenue more was willingly paid. So firmly was the Fund established that it was possible to pledge it as security for a loan, and often Jews met public

expenditure out of their own funds trusting to be repaid from Ma'aser Funds to be collected on future income.

In times of a communal disaster, or when the existence of the nation was threatened, and the Ma'aser was found to be insufficient to meet the calamity, Jews gave more, the "tithe" being only considered as a minimum. In some communities the tax was raised from one tenth to one fifth. At the time of the expulsion of the Jews from Spain and the Chmelnitzky persecutions, the Jewish communities of Italy and Turkey gave a quarter of all they possessed to ransom the captives and support the refugees.

The Gaonim emphatically declared that "no Jew has discharged his charity obligation by merely paying his Ma'aser punctually, since the Ma'aser does *not belong to him*, whilst charity is and remains his moral duty."

The second fact to which we wish to draw attention is drawn from the Geula—the period of Liberation.

It was in the time of Ezra and Nehemiah, when the Jews returned to their own country from the Babylonian Galut. One of the first foundations of the Return to Zion of that day was the Ma'aser. From the very beginning Nehemiah introduced the strict observance of the historic agricultural tithe of grain and fruit as a State Tax for the maintenance of the whole Tribe of Levi.

But Nehemiah went further than that: he instituted a Ma'aser of men. One Jew in ten was obliged to settle in Jerusalem. . . . "And the princes of the people dwelt in Jerusalem; the rest of the people also cast lots to bring one of ten to dwell in Jerusalem, the Holy City, and nine parts in other cities. And the people blessed all the men that willingly offered themselves to dwell in Jerusalem" (Nehem. 11, v. 1, 2).

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Thus the Ma'aser tradition lives on through the ages of our history. If our ancestors were so anxious to contribute the tithe for the mere ordinary charitable purposes of everyday life, one cannot help wondering how much more liberally they would have given for the reconstruction of Palestine had they been allowed the opportunity? The generations of the past impose on our more fortunate generation, the first of the redemption, the moral obligation to bring the required sacrifice for the rebuilding of our National Home. It is necessary for the idea to be brought home to all sections of the people that the contribution of the tithe is not a voluntary donation but a duty, a personal obligation, a national levy which a people imposes upon itself in its determination to emerge from servitude into freedom; and only through the recognition of this fact shall we succeed in striking a notable blow for the revival of our people in its ancestral land.

Immigration.

The colonisation scheme set forth in this book has been drafted on the basis of a prospective immigration for the next few years, of approximately fifty thousand immigrants a year. Accordingly, the accommodation required for the prospective settlers both at the stopping places through which they will pass en route to Palestine, and in the receiving centres in Palestine itself should provide for at least a thousand people per ~~week~~.

How is this work to proceed, and what are the agencies and machinery through which it will function?

The resolutions passed by the last Conference of the Zionist Organisation in London (1920), based on plans prepared by the Immigration Department of the Organisation, provide for the establishment of a Central Immigration Bureau in Palestine, with branches in every country, and of Port Bureaux in all countries through which immigrants pass, as well as at the ports of Palestine.

The work of the various agencies engaged in carrying out this plan would be organised as follows:—

1. A thorough, efficient, and complete system of information should be organised in every country from which the settlers will emigrate. Through leaflets, bulletins, talks, lectures, personal letters in response to personal inquiries, Press articles, and systematic advertisement of situations in Palestine, the Jewish population should be kept informed of the conditions of labour, its supply and demand,

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the situation in regard to trade and employment generally, and the opportunities for professional and vocational training.

The prospective immigrant should know exactly what is awaiting him before he starts for Palestine, and the information given him must be accurate, reliable, and official, coming from unquestionable sources. The cost of living, prices prevailing in Palestine, the conditions of travelling, etc., should be clearly conveyed. Properly organised information is one of the most fundamental and important departments of every organised colonisation movement: in our own it should be circulated by means of an efficient Bureau maintaining a constant interchange of information between Palestine and the various emigration centres.

2. The Immigration Bureau should help the immigrant to prepare for work in Palestine. In some cases immigrants will need further training in their own occupation. In others they should acquire and master an entirely new trade.

For this purpose short courses of instruction should be organised, and they should be so arranged that the prospective immigrant can complete them between the time of his registration and his departure for Palestine. Some experiments along this line have already been very successful. In particular, it is essential that there should be training for agricultural work, to include practical experience on special farms or in other suitable places. There should be courses for agricultural instructors and for foremen, also short courses in gardening.

Industrial training is especially important in order to provide a more highly qualified type of artisan. Short courses in Hebrew are essential. Those who know nothing of the language should receive at least a rudimentary training, whilst those who are acquainted with the rudiments should get practice in conversation.

3. The Immigration Bureaux should undertake to organise the immigrants into trade groups, tailors, shoemakers, carpenters, agricultural workers, gardeners, vineyard workers, etc., and these groups should also have some obvious tie of association, such as the fact of belonging to the same family, city or village. The advantages of such grouping are obvious. The preparation for the journey is rendered much easier; travellers enjoy the benefit of mutual aid, and have the moral support of mutual acquaintanceship and friendship. Also a beginning is made of firm future relations which will have a strong economic advantage for the settlers and the country. The Bureau should help in the selection and organisation of the groups, and by drawing up instructions, bye-laws, and statutes, should assist them in becoming self-governing units.

4. Immigration homes should be established, where immigrants assembling at large centres and at the ports could receive food and shelter. We must save the immigrant from the anguish and suffering which he experiences at the stopping places where he halts to await the arrival of a passport, or money with which to continue his journey. Sometimes these pauses lengthen into long periods of wearisome waiting. Usually the immigrant is exploited at this stage of his journey by agents, is housed in horrible places unfit for habitation, is starved, subjected to all manner of humiliation, exposed to disease, and generally demoralised.

Immigration homes, with food, shelter, and medical assistance, will alone do away with these bad conditions. They should be established immediately in the chief ports, such as Odessa, Trieste, and Constantinople, and they should provide for not less than two hundred or two hundred and fifty immigrants at a time. This expenditure can hardly be borne by the Keren ha-Yesod, but it is none the less a most important branch of the organisation.

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These homes should be equipped with dining-rooms, store-rooms for baggage, dispensaries where the sick can be isolated, baths, laundries, and disinfecting rooms. They should be run under the supervision either of the Immigration Bureau or of special Committees.

5. Most essential is the medical examination of immigrants. Every immigrant registered in the local bureau must be subjected to a thorough physical examination, and given a card stating its results. Those capable of being cured must be put through a course of treatment. Others, such as sufferers from tuberculosis of the lungs, may need to remain under treatment for a time after reaching Palestine. There will be persons who must be prevented altogether from entering the country—those, for example, with incurable diseases and the insane. Medical examinations must, of course, be followed by medical care and treatment under the auspices of the Immigration Bureau. The Bureaux should have well equipped dispensaries attached to them.

6. The immigrant will often require legal aid, and provisions should be made for representing him before the authorities. There may be legal obstacles to his departure, which the Bureau can remove; he will need permits, passports, visas. In every way he must be defended from exploitation by agents, and by all kinds of middle-men who are the curse of the emigrant. This work requires a large and many-sided organisation for its carrying out; its cost is heavy alike in trouble and money.

7. Arrangements should be made with steamship and railroad companies to secure the best and cheapest means of transportation. The interests of the emigrants are best served when transport companies have to deal not with individual cases, but with whole groups, and these groups should be represented by a known and accredited institution. The

advantages which the companies will derive from so large an emigration must be used as a means to secure better conditions of travel at cheaper rates. It is especially necessary that a more direct service with fewer stops should be arranged. The question of sanitary conditions on board is of the utmost importance, and it will be necessary to secure the sanitary inspection of ships by special physicians of the Immigration Bureaux at the ports.

Again the transportation department must see that the travellers are provided with food; that Kosher kitchens are organised on every steamer, and that steamers are provided with a medical unit, consisting of at least one physician and one trained nurse, who will accompany the emigrants, keep them under medical observation, isolate the sick in good time, and give all necessary assistance.

8. The immigrant, upon arriving in Palestine, must be provided with shelter and food, for a short period at any rate. An important item is the landing expenditure. So long as there are no real harbours in Jaffa and Haifa, the transportation of immigrants from ship to shore, especially on stormy days, will require a skilled staff of boatmen. During the first few days after his arrival, he should not be left alone to become disheartened and perplexed. Until he can adapt himself he must have a home, and for this purpose hostels will be needed — sufficient to house three thousand people at a time. These institutions will also require medical stations attached to them.

9. Finally, there is the organisation of the Employment Bureau. This work will require a department competent to give all necessary information, and to assist the immigrant in finding work in the shortest possible space of time. These Bureaux must be *in contact* with labour conditions; must have connections with all Governmental and social institutions

IMMIGRATION.

which can be of assistance; must be in close touch with private enterprise, and in possession of information as to the number and kinds of workers who can be directed from week to week to the different districts. They must be able to give the newly arrived immigrant every kind of information concerning the economic situation of the moment. Efficient Bureaux of this order are essential to the rapid and harmonious absorption of the immigrant.

An estimated cost of the work outlined is as follows:—

(1) Initial outlay: Hostels at all ports in Palestine	£100,000
(2) Yearly budget: Immigration homes, information bureaux, landing, medical help, employ-bureaux, etc., etc.	£250,000
Total for the first year ...	£350,000

To what extent the immigration expenditure could be transferred to the charge of the Government Budget is a problem which will require the greatest attention of the Zionist authorities. As a question of principle, the immigration of Jews into Palestine has not only been sanctioned but directly encouraged by the Mandate, and, therefore, all measures necessary to promote it should be considered as important business of the State to be defrayed by the State's Treasury. In practice, however, this can only be attained gradually, owing, first of all, to the limited resources of the Palestine Exchequer. In any case, we may reasonably expect that at least a part of our immigration budget will be borne by the official Budget. In other words, the actual Keren ha-Yesod expenditure on Immigration will be lower than is shown in the estimate.

Agricultural Colonisation.

It is admitted that agriculture is the normal basis of all sound social economy. This principle, true even in countries with a high degree of industrial development, must be especially remembered in relation to Palestine. As a producing country Palestine to-day is almost exclusively agricultural (the town population being mostly unproductive), and agriculture will retain its supremacy even should the industrial development be as rapid as desired.

It is only by means of numerous agricultural settlements that the Jews will be able to spread all over the country. A one-sided development of an urban and industrial character would only lead to the formation of Jewish districts surrounded by Arab territories, and would never create a Jewish Palestine. As to the moral and physical effects of a "back to the land" movement, they are too well known to need embroidering. Without attempting to lay down exact figures, it may be affirmed that an agricultural population amounting to 40 or 50 per cent. of the whole should be considered as a normal and desirable one in the colonisation of Palestine (1).

(1) The proportions of all those engaged in occupations representing agriculture on the one hand, and industry on the other, are as follows—Italy: Agriculture 59.7 per cent., Industry 40.3 per cent. France: Agriculture 42.7 per cent., Industry 31.7 per cent. Germany: Agriculture 25.2 per cent., Industry 40 per cent. Only in England, a highly industrialised country, is the proportion 8.5 to 40.0 per cent.

AGRICULTURAL COLONISATION.

In the year 1914, before the outbreak of the World War, there were forty-three Jewish colonies in Palestine, containing 408,742 dunams (80,000 acres) of land and about 12,000 inhabitants. The total value of the plantations was £840,000. The value of arable lands may be estimated at £680,000. In addition, buildings and all kinds of stock were worth £880,000. So that the entire capital invested in Jewish agriculture in Palestine in the year 1914 amounted to £2,400,000.

After more than thirty years of labour, this is all that has been achieved. We are now confronted with new tasks. The newly created political conditions, on the one hand, and the critical position of a large part of our people, on the other, make it our duty to work with a method and speed wholly different from those to which we have hitherto been accustomed. Recognition of this fact has led to the formation of the Keren ha-Yesod

The purpose of this article is to show what are the possibilities and methods of agricultural colonisation in Palestine. It must be understood that the figures given are only approximate, as they are frequently pre-war figures, and the prices of land, means of production, etc., vary greatly from month to month.

In considering the future of agricultural colonisation, we shall begin with the question of the acquisition of the land.

When we speak of acquiring land in Palestine we must first consider whether there is land which can be acquired without turning out the original native population, the Arab Fellahs. This question must be carefully considered, for it must be a fixed principle that we are to make a place for ourselves in Palestine, not by expelling others from *their* place, but by creating new opportunities.

But is there really any possibility of finding room for ourselves without expelling others? A few

figures will most effectually serve to dispel this doubt.

If we estimate the proportion of the surface of Palestine which is fit for cultivation at some 20,000,000 dunams (4,000,000 acres), and the number of agricultural holdings in Palestine at 80,000 to 100,000; and if, further, we consider the area needed for each holding as 100 dunams, we shall find that at least 10,000,000 dunams are available for settlement by Jews. Retaining the same estimate of 100 dunams for each holding, this would suffice for 100,000 families. If modern intensive methods are adopted, the number could be considerably increased.

Now arises a second very important question. To whom does this land belong, and is it possible for us to acquire it for our colonisation? In considering this question we may divide the soil of Palestine into the four following classes:—(a) No man's land; (b) occupied but unregistered land; (c) State lands; (d) land privately owned.

Under Turkish rule, no man's land could be occupied by anyone who would cultivate it.

Probably the law will not be altered by the present Government in so far as it affects this kind of land.

An alteration may be expected in regard to the second class land already occupied but not registered, either because the occupier could not afford registration or because he had not yet cultivated the land. It may be assumed that the proposed registration of the entire soil will only recognise those occupiers of land, not yet registered, who actually have cultivated their holdings. Should this be done, considerable areas will be opened for acquisition, probably amounting to 800,000 dunams.

As regards the third class of land, the State lands, these amount to 1,250,000 dunams in all. If one-half be retained for the present tenants, 625,000 dunams will remain free for our cultivation. We

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trust that the Government will assist us in every way to obtain this land, either by purchase or by hire.

It must, however, be noted that the land, approximately 1,925,000 dunams (under 400,000 acres), which could be acquired in these three classes is almost all of a lower quality; whereas the good land can, as a rule, only be obtained from private owners. In order, however, to keep prices reasonable, it is absolutely necessary that the buying of land should be well organised, and if possible carried out by one single body. A clear answer to this question is contained in the resolution passed by the London Conference in July, 1920:

1.—The fundamental principle of Zionist land policy is that all land on which Jewish colonisation takes place should eventually become the common property of the Jewish people.

2.—The organ for carrying out the Jewish land policy in town and country is the Jewish National Fund. The objects of this body are: To use the voluntary contributions received from the Jewish people in making the land of Palestine the common property of the Jewish people; to give out the land exclusively on hereditary leasehold and on hereditary building right; to assist the settlement on their own farms of Jewish agricultural workers; to see that the ground is worked, and to combat speculation; to safeguard Jewish labour.

3.—The credit resources of the Zionist Organisation are to be placed, in the first instance, at the service of such settlers as undertake to comply with the principles of the Jewish National Fund.

4.—In order to give the Jewish National Fund a dominating position in the purchase of land, adequate means must always be placed at its disposal. In order to enlarge its sphere of operation, the Jewish National Fund shall raise loans, of which the

interest and sinking fund are to be paid off through its leasehold rentals. The Jewish National Fund shall be entitled, even in disregard of the obligation it has hitherto been under to set aside certain sums for reserve, to invest the whole of its funds, without any restrictions, in Palestine. The land policy of the Jewish National Fund must be encouraged by means of credit institutes for agricultural and urban property.

5.—Land purchase in Palestine shall be centralised in the hands of an officially recognised institution under the control of the Zionist Organisation.

6.—In order to bring large portions of the land of Palestine into Jewish possession as rapidly as possible, the Jewish National Fund shall devise means by which, alongside of the capital of the Jewish National Fund itself, private capital can also be utilised for the purchase of land under conditions which will assure the subsequent transference of land so bought into the national possession.

These resolutions show clearly that the Jewish National Fund is to be the chief means by which land in Palestine will be acquired.

When once the land has been acquired, our first task is to prepare it for agriculture. We have already a special organ, the Palestine Land Development Company, formed for the purpose of making land ready for immediate occupation and selling it at cost price, with a moderate addition for profit and risks. This company should now be strengthened and increased, so as to become the main instrument of actual colonisation on land. It should work in close contact with cooperative "Labour" groups (see chapter on "Cooperative Colonisation"), which have already proved their efficiency in preparing the ground for settlers.

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We have now to consider:—

- (1) Whether we shall settle individual families or cooperative groups on the land?
- (2) What types of settlers are suited to Palestine?
- (3) The agricultural labourer question in Palestine.

The first question is answered by the resolution passed at the London Conference, July 1920, Clause 2 of which states that our agricultural colonisation will permit both methods. In the present article, however, only colonisation by individual owners will be considered, there being a special chapter in this book devoted to cooperative groups in Palestine.

Two types of societies must, however, be mentioned, which are not precisely cooperative groups. These are the "Ahuza" and the Society of Small-holders.

The purpose of an Ahuza is to enable Jews with means, but unaccustomed to agriculture and to heaviest forms of manual labour, to settle on agricultural holdings in Palestine. The members of the Ahuza can remain abroad and carry on their present avocations until their plantations in Palestine have sufficiently developed to support a family. The development of the Ahuza movement has hitherto been hindered by lack of credit. To extend the movement a Land Bank is needed. In addition, the land itself should be provided on hereditary lease terms by the J.N.F.

Experience shows that a permanent body of agricultural labourers is essential for the successful starting of plantations. A contract with a trustworthy labour group, interested in the profits (as soon as the plantation begins to yield a return) to the extent of 5 to 10 per cent. of the land planted, is greatly to be recommended for the Ahuzot. The settlements made by the Ahuza should in general

not be larger than 5,000 dunam in extent, and should contain about fifty planters. If the group be larger, there would be administrative difficulties; if it be smaller it would not be able to afford the cost of administration.

Smallholders' Societies are not so much intended for cooperative agriculture as for cooperative disposal of the produce. That is to say, although there is to be one scheme of production for all members of the Society, and although the products are to be disposed of cooperatively, each individual member will cultivate his own holding personally. This will enable settlers with small means to divide the cost of important implements, machines, utensils for drying, preserving, etc., amongst all the members of the group. It will also enable them to sell their produce at a profit.

We shall now discuss the types of settlers suitable for Palestine. It must be again emphasised that all figures with regard to the capital needed and so forth make no claim to absolute accuracy, as they are mostly derived from the year 1918. They are intended to give only a general idea of the conditions needed for agricultural colonisation.

Dr. Ruppin, the best authority on Palestinian colonisation, records the following five types of agricultural settlers:—

(1) The big planter, with 70-200 dunams. He must possess a capital of his own of at least £2,000.

(2) The ordinary planter, with a holding half the size of the former. Private capital at least £800.

It is probable that during the next few years only very few of the agricultural settlers will belong to the first two groups. The class of persons from whom we should have expected to obtain settlers of this kind—that is business people of small means from Russia, Poland, or Galicia, who after liquidating their businesses—would have been able to settle in Palestine with a small sum of from £800 to £2,000—hardly exists any longer. The

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position in Russia, and the depreciated currencies in the other countries referred to, compel us to expect that most of the immigrants in the near future will have no resources. The whole position may of course change before long. The next three classes, however, the farmer, the smallholder, and the cottager, are types with whom we shall have to deal in the near future, at any rate if we decide on promoting individual farming even under the present circumstances, without waiting for the condition in the East of Europe to improve.

(3) The grain-growing farmer must have a knowledge of agriculture and a great physical endurance. Only young and strong persons, who have already had some years' experience of agricultural work, if possible in Palestine, are suitable. It is of the greatest importance that such settlers should have efficient and healthy wives to assist them. This is, indeed, of no less importance to other types of settlers. Only by means of strenuous and united work on the part of man and wife can a family make a living out of such work.

The most important branches of work in this type of agriculture are the cultivation of grains (wheat, barley, and durrah), the growing of fodder, such as vetch and clover, and the breeding of cattle. In the neighbourhood of towns, dairy farming will be especially important. The addition of a plantation of about twenty dunams would be very valuable. The trees would be almond, olive, vines, or eucalyptus.

The capital needed by the farmer amounts to £350, in addition to a long term loan of £300 from a mortgage bank, and to a land grant from the J.N.F. to the value of £350. Not many among the eligible immigrants from the East of Europe, or among the agricultural workers in Palestine, will at present be able to provide £350 of their own. But as this type of settler, the producer of wheat, milk, and meat, is of the greatest importance, a part or

perhaps the whole of the capital needed by him should in really deserving cases be granted by some institution established for this purpose: the J.C.A. or the Keren ha-Yesod. Efforts should, however, be made for attracting farmers from Western countries who need no assistance of this kind. That this is possible is shown by the example of a large group of Canadian Jewish farmers (several hundreds of families) who recently sent their representatives to Palestine and, as we learn at the moment of going to press, have obtained the necessary land concessions.

(4) A smallholder should own about fifteen dunams of irrigated land on which dairy farming (based on the cultivation of lucerne), vegetable growing, and poultry keeping will be the main occupations. Few attempts at this kind of undertaking have hitherto been made in Palestine; those, however, that have been made—as Wadi-Hanin and some individual enterprises in Galilee—have been fairly successful.

The small holding requires greater technical training than the cultivation of grain, and also needs more skill in the disposal of the produce; but it requires less physical strength. To run it on ordinary methods, a smallholder must have a capital of his own amounting to rather less than £300, or must receive assistance to this extent. A mortgage loan of about £250 must, in addition, be placed at his disposal.

We may, however, mention here the new possibilities for colonisation by smallholders which the introduction of a new method of cultivation would create. We refer to small holdings artificially irrigated, a method which has lately been suggested as the new form of settlement for Palestine (*). The author of the suggestion affirms that large parts of Palestine can be irrigated, and refers

(*) Dr. S. J. S. S. "Smallholdings and Irrigation."

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to other countries, especially to China which maintains a large population by means of a system of intensive small holdings. It would be outside our purpose to explain the method in detail. Roughly, it includes—besides artificial irrigation—a peculiar system of sowing, or rather “planting” the grain, and an intensive application of manure and labour-saving machinery. According to Dr. Soskin, one acre so cultivated can bring in £80 per year. Although there have been some—not quite unsuccessful—attempts at applying the “Chinese method” in Palestine (e.g., at Migdal on Lake Tiberias), it is too early yet to gauge the practicability of this system in our colonisation.

(5) The cottager type already exists in Palestine in some of the workers’ settlements (Hedera, En-Gannim, Nahlat-Yehuda, Rehobot). The cottager, who lives mainly by working for wages, cultivates at the same time a few dunams of land of his own, on which he grows, during his spare hours, and with the help of his wife, vegetables, fodder, tobacco, dates, and mulberries. The cottager should have a capital (or a subsidy) of about £100, besides a loan of some £125 on mortgage and land from the Jewish National Fund to the value of £50-£60. By practising sound economy, by adding land, making new plantations, and so forth, a body of cottagers might hope to rise to the position of small-holders able to dispense with wage-earning. For the rest, what has been said with regard to irrigated and intensive small holdings applies to cottagers.

We now come to the last point in our discussion—to the question of the agricultural labourer. This is one of the most difficult problems in the colonisation of Palestine. We wish at once to emphasise the fact that we do not aim at the perpetuation of a class of agricultural labourers. We regard wage-earning as a transition stage to real “self-settlement.” This will be the principle underlying our remarks.

The difficulties which agricultural work in Palestine offers to Jewish labourers entering the country are considerable. Without going into details, we may mention the unaccustomed climate, the liability to malaria, the difficulty of physical labour for most of the immigrants, and their want of experience in such labour. The biggest problem is, however, the competition of the Arab. The Jewish worker can only subsist on wages 60 per cent, higher than those required by the Arab.

Knotty as the problem is, it need not be considered insoluble. The War and its various consequences have already increased the Fellah's needs and appetite, and the rise is likely to continue. His advantage of "cheapness," though still great, is on the wane. The spread of intensive methods of cultivation in the Jewish colonies, requiring intelligent and morally reliable workers, will also inevitably strengthen the positions of Jewish labour. The submissive docility of the native—another form of "cheapness" very much appreciated by some short-sighted colonists—has also been greatly affected by the present unrest. All this contributes towards increasing both the cost and the risks of non-Jewish labour.

But in order to meet and assist this process, naturally tending to shift the balance in favour of the Jew, an organised effort should be made in order to place the latter in conditions which would enable him to compete with the native without lowering his own standard of life. The "superiority" of the native consists in his having no need of schools, books, European dwellings, or medical assistance. The Jew cannot and should not dispense with any of these needs; but it is the task and duty of the Jewish people to give them to the worker. This is, perhaps, the way by which the Keren ha-Yesod can render Jewish agriculture no lesser service than by direct agricultural assistance. Workers' houses should be built everywhere, kitchens supported.

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sick funds subsidised, evening schools, libraries, courses and lectures organised on an extensive scale. All these institutions should be managed by the workers themselves.

The rôle of the Keren ha-Yesod in promoting agricultural colonisation will be many-sided.

First, one-fifth of its monies goes to the J.N.F., and will be expended in purchasing land and preparing it for colonisation.

Secondly, the Keren ha-Yesod will assist the agricultural development by undertaking drainage and afforestation and by subsidising irrigation works.

Thirdly, it will support agricultural research work, in connection with the University Research Institutes as well as thorough special laboratories.

Further, it will support all institutions enabling the Jewish land-worker to withstand the hardships of plough and spade labour in Palestine.

Finally—and this is the main point—the Keren ha-Yesod will, within the limits of its resources, come to the assistance of the small agricultural settler—farmer, smallholder, cottager—who, in view of the conditions prevailing in the East of Europe, is at present unable to produce all the money required as his own initial contribution towards his establishment on the land. We have seen that the total outlay needed in every case would consist of three parts: a land grant, a long term loan, and the private capital of the settler. The first should be provided by the J.N.F. as usual, on hereditary lease terms and at a fixed 3 per cent. rent. The second should be granted by the agricultural mortgage bank—the most important link in the proposed development of the Zionist banking system. For the third, in really genuine and deserving cases, the Keren ha-Yesod will be called upon to intervene with a subvention. As a point of principle, and in

the moral interests of the settler himself, such subventions should be granted only as loans, of course at a very low rate of interest.

The settler's own capital, as we have already mentioned, should amount approximately:—

In the case of a farmer to £350.

In the case of a smallholder to £300*.

In the case of a cottager to £100.

Probably, quite a number of settlers will be able to find a part of the sum required—say one-half, one-third, one quarter; others will have no money at all. In all such cases, it will be the duty of the Keren ha-Yesod to ascertain whether the applicant is physically and temperamentally fit for this kind of work, and whether he has already acquired a sufficient experience in Palestinian agriculture. It would be a mistake to encourage too quick a transformation of the "greenhorn" into a farmer, big or small. As a rule, an immigrant who wishes to become ultimately a farmer should begin by spending one year in public works, of the kind the present *Hahitziim* are engaged in, to be followed by a period of apprenticeship in agriculture proper. Some of the *Kerutzot* (workers' cooperative groups), however observers may differ in the appreciation of their colonising value, are unquestionably very useful for training labourers in the various branches of farm husbandry. Only persons who have passed, and successfully passed, some such or similar apprenticeship should be assisted by the Keren ha-Yesod in settling as farmers or smallholders.

The sum earmarked in the Keren ha-Yesod scheme as its yearly contribution to agriculture is £350,000. As mentioned before, these subsidies will be only

*We refer to ordinary smallholdings. For the intensive smallholding described above no figures are available.

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granted as loans, and, however low the interest, the settler will be required to pay it regularly.

The number of settlers of the three "small" types which can be established on the land with the help of the Keren ha-Yesod will, of course, depend on the state of their resources. Let us, for instance, assume (quite arbitrarily) that the mutual proportion of farmers, smallholders and cottagers would be 3:2:1, and that the first category would, on an average, contribute half, the second one-third, the third a quarter of the respective private outlay. On these lines (provided there be a mortgage bank, and the J.N.F. can grant the land) the Keren ha-Yesod would be able to assist in settling:—

1,050 farmers at £175 per household	= £183,750
700 smallholders at £200	,, = £140,000
350 cottagers at £75	,, = £26,250
<hr/> 2,100 households	<hr/> £350,000

2,100 households—about 10,000 persons—is, in agriculture, not an insignificant number, especially 2,100 households in a year. If we add to it the number of people dependent on the agricultural population (shop-keepers in the colonies, teachers, doctors, chemists, artisans) it would more than double the present agricultural Jewish population of the country.

But there is one truth which applies to agriculture even more than to any other branch of colonisation: the real colonising factors are individual effort and private capital. In their cumulative totality, they are stronger than a government and richer than its treasury. Jewish agriculture in Palestine will only reach its full development when the Jewish energies and capitals, now locked up in their great East-European reservoir, are once again released. The Keren ha-Yesod can only prepare the ground for them and pave the way.

Industrial Possibilities.

In the early days of the Zionist movement an extremely romantic view of the economic situation was cherished by most Zionists. They conceived a Jewish peasant as the one desirable type of Jewish humanity in Palestine. Certain small industries might also be introduced, but the Zionists of that period shrank from the idea of a really modern industrial development in the country. This was the more surprising since Herzl, in "Altneuland," had pictured his ideal Jewish Palestine as a land where modern technical skill and industrial progress displayed their marvellous possibilities. But even Herzl had at that time very little influence on the majority of Zionists in regard to economic ideals and outlook.

Since then, various investigators have carried on a steady propaganda to demonstrate the necessity, no less than the possibility, of the industrial development of Palestine.

Actually, no continuous, extensive colonisation of Palestine is possible without very considerable industrial development. This is not to suggest for a moment the vast industries of the modern industrial states, with their huge-scale mining and metal production, their electrical trusts, and other gigantic enterprises. Palestine has no natural resources commensurate with undertakings on such a scale. There is the possibility that the exploitation of the petroleum in the country (its extent and availability has not yet been gauged) may lay the foundation of a great industrial development; but for the rest Palestine's industries will be on a moderate or

even small scale, and in part certainly home industries. None the less, industries of this type are essential if we really mean Palestine to support a rapidly increasing population. Not that agriculture cannot be enabled to support a large population, but it must not be overlooked that industrial undertakings, supported by Jewish capital, would be ready in a relatively very short time to provide work for many Jewish artisans. Moreover, these undertakings, and the whole industrial atmosphere, would have a beneficial effect upon agricultural developments: every step forward in agricultural development is wont to be closely connected with a corresponding industrial advance. (The system probably best suited to Jewish psychology is one in which there is such a combination of agriculture and industry as the "Garden Cities" provide, whereby each settler has only enough land to occupy part of his time; for the rest, and to bring his earnings up to the required standard, he must engage in some kind of industry or trade. This Garden City idea steadily finds more and more adherents).

In surveying the country's industrial possibilities, we must first consider its mineral wealth. There is an urgent need of building materials at this moment in Palestine, and the land possesses just the essential requisites in vast quantities. It has great stores of quarry-stone of the most diverse kinds. In the Tiberias region there is basalt, on the coasts calcareous sandstone, in the different mountain regions dolomite and limestone. Out of the rough natural slabs of stone found, for example, at Yásim, excellent paving stone could be secured.

There are great commercial possibilities in the country's building lime and cement; it has very rich lime deposits, but at present these are only utilised in a most primitive fashion. With thorough scientific exploitation their yield would be correspondingly profitable, and the same may be said of the loam and clay deposits. The manufacture of roofing tiles

and of clay articles of the most varied kinds can be undertaken in very many different districts with every hope of success. In addition, there is bituminous lime, not in such great quantities on this side of Jordan as in Transjordania, but it is found on a considerable scale, and includes the celebrated deposits of Nebi Musa. It can supply gas for heating, lighting and all power purposes. Asphalt also is found in the neighbourhood of the Dead Sea and at Hasbeya, which can be utilised in the production of pigments and varnishes. Another extremely important resource is the phosphates found both in the Judaean mountains and in Transjordania (near Es-Salt). Before the War it may not have been profitable to work these deposits, but now their value has gone up to an astonishing extent, and their exploitation is merely a question of transport facilities. We must not omit the sulphur deposits in the Dead Sea region and in the lower end of the Jordan Valley.

Recently various companies have been formed with the object of exploiting many of these mineral treasures.

The soil of Palestine is also exceptionally rich in salts of various kinds. There are great quantities in all the Dead Sea region; in the southern end of the Jordan Valley there are many salt springs, and there are salt areas in El-Arish and Djebel Usdum. The Dead Sea itself is an inexhaustible source of salts of the most varied kinds; not only is bromine in the form of magnesium bromide easily extracted, but—a matter of extreme value—there is also carnallite in enormous quantities, as every reader of "Altneuland" will remember. The crude carnallite obtained from the water by crystallisation is said to contain 26 per cent. of potassium chloride, and the extracted potassium chloride a clear 85 to 99 per cent. Moreover, the whole process can probably be carried out without artificial heat since the prevailing temperature round the shores of the

Dead Sea is already sufficiently high. The extreme importance of this product as manure for the direct enrichment of the soil of Palestine is obvious. In the Dead Sea waters are also found various other chemicals, for example, potash and magnesium.

That Palestine also possesses rich petroleum deposits has now been repeatedly confirmed by competent authorities. Before the war there had been already numerous trial borings, and the Standard Oil Company's borings in 1914, particularly those in the Yarmuk Valley, which were interrupted by the War's outbreak, ought to be again resumed.

Another group of industries can be called into being in connection with the land's vegetable products, and the preserving and fruit-canning industry in all its forms will here prove of extreme importance. The main fruits for this purpose are, of course, oranges, almonds, grapes, olives, but there are also other fruits, such as apples and apricots, that must be considered, as well as all kinds of vegetables. In spite of the long-felt, urgent necessity for such an industry in Palestine, very little had been done in this direction, but just recently the "American Fruit Growers of Palestine" (Boston) has been founded to develop the industry in all its branches. The manufacture of marmalade must not be forgotten when fruit preserving is considered, now that in the fish harvest of the coasts and of the Lake of Tiberias we have the material for a fish preserving industry.

Oil and soap industries ought to develop in connection with the olive cultivation. Whatever has been done in this direction so far has been of the most primitive description, but under modern methods of production the yield would be proportionately increased.

*See "Housing Problem" page 85.

A factory of this kind can utilise the products of sesame equally with those of the olive, and can extend its activities to the manufacture alike of margarine and of candles.

Another industry for which Palestine is quite peculiarly fitted, is the production of ethereal oils and of perfumes, since the country can easily grow, and indeed is in many cases already growing, many plants of the highest importance in these manufactures.

All branches of the milling industry—also hitherto still on a very primitive level—offer great possibilities of development, and at the same time the manufacture of macaroni and various pastes could be started.

There are other industries which can be based upon the country's raw material, but which must certainly not limit themselves solely to this supply—the furniture and general wood industry is a striking instance. There is already, it may be noted, a considerable amount of hand-made furniture produced in Palestine. In this class of manufactures we must also put box-manufacture and paper-milling, for which latter there already exists the raw material in large quantities in the papyrus found along the whole marshy region round Lake Huleh, of which a further supply can be grown without difficulty whenever necessary, and in the prevalent eucalyptus. In connection with the wood industry, the manufacture of toys, especially as a home industry, must be considered, whilst various small articles can be manufactured from mother-of-pearl, of which the chief stores are to be found on the western shores of the Red Sea. Tanneries and leather dressing also offer good prospects, since there are already available in the country excellent tanning requisites, such as sumach and schinia, in large quantities.

The manufacture of wine has long been closely bound up with the viticulture of Palestine, but the

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production of spirits could be developed not only from grapes, but also from other available local plants, such as durrah, or from easily grown plants like the potato and the carrot. Wheat-growing affords the possibility of developing the manufacture of starch, which can also, with dextrine, be derived from the durrah, maize and potatoes which we can grow without difficulty. Finally, a chemical industry should be developed by utilising the treasures in the waters of the Dead Sea, and the chemical treasures of the land, and especially in this connection we must again emphasise the possibility of utilising the potassium salt in carnallite, and of extracting bromine. The exploitation of the country's water-power can also be utilised to subserve the extraction of nitrogen from the air for the production of artificial manures. The removal of the tobacco monopoly makes it now possible to cultivate tobacco in various districts, so that the cigarette industry can be established on a sure foundation.

Here, with the manufacture of cigarettes, we come to a whole series of industries which are based, not so much upon the natural features of the Palestinian soil, as upon the experience of the Jewish immigrants. The cigarette industry itself is well-known as a peculiarly Jewish one, and it is to be confidently expected that it will soon be firmly established in Palestine. How rapidly this industry can develop has been strikingly shown in Palestine's near neighbour, Egypt, where it has attained to quite extraordinary prosperity in a very short time although no tobacco of any kind is grown there—it is even prohibited—and in addition the packing materials have to be imported. Germany too, before the War, developed a flourishing cigarette industry in a few years, although also hampered by having no tobacco cultivation worth mentioning; it

is significant that Jewish enterprise and Jewish managers were mainly responsible for this.

Not less typically Jewish are all branches of the textile and clothing industries. It is scarcely necessary even to refer to the extent to which Jews are engaged in this type of work all over the world, and it can be safely assumed that time only is required to build up a thriving Jewish clothing industry in Palestine also. It must not be forgotten that from olden times Syria has been celebrated for its textile industries; these have lasted on, and in many branches, before the War, she had attained real distinction, for example in the making of hosiery in Aleppo and the lace industry in Palestine. The possibilities before these industries have hardly been sufficiently estimated; it is highly probable that the Jewish artisan's strong predilection for the tailoring trades will lead him to establish these on a profitable basis in Palestine, but rather as a home industry in his own house, than in big centralised factories. In silk weaving we have again a highly important industry which for centuries has been carried on in Syria in connection with the breeding of silk worms, and which can equally well be extended to Palestine.

There are other peculiarly Jewish industries: shoemaking is a close rival to the textile manufactures, and we may also cite skilled mechanician's work such as watchmaking and diamond polishing, nor must we forget all kinds of printing, writing, and designing. In connection with the great development of printing and publishing that we expect in the near future in Palestine, the printing trade may be expected to become of special importance. Important also will be the development of all the artistic crafts, for which there is already a satisfactory beginning, and bound up with this will be the production of articles for tourists; in general, all industries and occupations catering for tourists, including the running of hotels, are destined to play a considerable part in our industrial development, and the production of

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our own Jewish ritual and religious requisites will also grow in importance.

We come next to the group of industries that stand in closest connection with building operations of every kind. Naturally the building trade itself, with all its ramifications and allied industries, comes first, and here we must mention the foundation of the "Haboneh" Building Company, which will bring in its train many other enterprises. Indispensable for all building operations are workshops for the setting up and repair of machinery and the supply of spare parts. Experience shows that such workshops in time become transformed into real factories for the production of machinery. With the general development of the country there will come the opportunity for any number of new industries capable of supplying the new demands, so that finally their creation will be simply a question of commercial enterprise.

All these industries can naturally only be developed if the general preliminary conditions for economic development have been so far fulfilled as to make possible industrial life in the modern sense. These essential conditions include motor power-houses, improved communications, an adequate banking system and provision for the most thorough technical training of the new generation of artisans.

The rôle of the Keren ha-Yesod in the development of industries can only be a limited one. This branch of human enterprise, perhaps more than any other, depends upon the spirit of initiative and the resourcefulness of the individual, or of the individual groups. It would, however, be advisable—as proposed in the Keren ha-Yesod estimates—to set apart a sum for investment in such undertakings as would stand the test of both commercial soundness and unquestionable national utility.

What is still more important is the organisation of reliable expert advice and guidance for individuals and companies intending to start industrial

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enterprises in Palestine. Under the auspices of the Department of the Zionist Commission entrusted with promoting Urban Colonisation, a special Industrial Information Bureau should be formed which could supply all the necessary data concerning local raw materials, inland and foreign markets, labour conditions with regard to any particular branch of production, etc. It can be said without exaggeration that the absence of such a bureau has been one of the serious drawbacks which have up to now hindered the development of industries in Palestine.

In connection with the Industrial Information Bureau, a special Industrial Research Laboratory will be urgently required. Palestine is practically an unexplored country, and only a systematic scientific research would enable us to ascertain the full extent of her natural riches and of her "industrial possibilities."

Water Power in Palestine.

I.

So long as Palestine is not assured of cheap and continuous supplies of mechanical power, there is little hope that the practical problems connected with the realisation of the Jewish national aims will be successfully solved.

Mechanical power, which can be easily transformed into electricity, is obtained by burning coal, wood, peat, waste or liquid fuel in steam-producing engines; by application of liquid fuel or gas in internal combustion engines; by making use of wind power or solar energy; by harnessing natural waterfalls or by building up artificial ones. Only in cases of wind and water-power, can electricity be generated direct; in all other cases mechanical power is first obtained.

Coal is at present the principal fuel from which all kinds of energy are derived.

As is known, there are but few countries which may be styled wealthy in this valuable fuel, and those countries have so far been able to satisfy their own needs and to produce a margin sufficient for export to the less fortunate territories. But the War has brought about very considerable changes which have reversed the coal policy of the world. In the first instance, the War has exercised a disorganising influence on the productive capacities of the whole world, which has also affected coal mining. In the second place, the War has stimulated the establishment of a whole series of new industries and of new undertakings, which means an increased demand for coal. If we add

that the War was instrumental in setting on foot a widespread desire for more comfort, we shall readily understand the main causes which have promoted the coal crisis.

As might have been expected, the scarcity of coal for war purposes has forced the governments of the various countries to look out for some other fuel, and this was found in mineral oil. The application of this fuel soon became so universal that hopes were frequently expressed that the coal position would become easier. As a matter of fact, nothing of the kind happened, owing to mineral oil being no less scarce than coal and owing to its application in many new fields.

In these difficult circumstances the best brains of all the civilised nations have turned towards the utilisation of the water power available in their respective countries.

If the advanced countries have not, up to now, paid due attention to water power, it is not because an understanding of its practical value was lacking, but by reason of the high expenditure connected with the realisation of hydro-electric schemes. Now, however, the price of coal or liquid fuel has risen, even in the producing countries, out of all proportion. If the consumer in Great Britain, the United States, Germany and Belgium cries out at the high price he has to pay for his coal or liquid fuel, it is easy to understand how tragic is the situation in countries which depend entirely on imported fuel.

Not only have such countries as Switzerland, Norway, Sweden and others (which possess great resources of water power) paid exceptional attention lately to the question of the utilisation of this latent energy; the problem is now being seriously tackled practically all over the world. It is interesting to note that a country like Great Britain, which is a producer of very large quantities of coal, has found it necessary to appoint a special commission

to investigate and report in detail on the possibility of the utilisation of her water power resources. Similar steps were taken in Switzerland, Norway, Sweden, Spain, Italy, India, Australia, Canada, the United States of America, Argentine and Chile. This list is by no means complete, because hardly a week passes without our learning that new stupendous schemes are being launched. In Norway, Sweden and Italy there is a strong movement afoot to generate sufficient power to run all the important industries and railways, and to supply the needs of each household.

II.

Had a northern frontier been granted to Palestine in accordance with our national aspirations, we should be in possession of a few quite insignificant seams of coal of poor quality. But as our hopes have not been realised we have to face an even worse situation—there is no coal of any kind on Palestinian soil. It is true that there are well founded hopes that liquid fuel will be found in the regions of the Jordan and of the Dead Sea, but it would certainly be dangerous to base all our calculations on this mere possibility.

Assuming the worst, namely, that we shall be deprived of the lignite seams, and that no liquid fuel will be found within a reasonable number of years, we shall have to face a very serious problem: we shall be forced to obtain supplies of either fuel from abroad, which will naturally involve a very heavy drain on the financial resources of Palestine. The country now requires about 100,000 tons of good quality coal per annum, which is equivalent to approximately 50,000 tons of liquid fuel. The price of a ton of English coal delivered in Haifa or Jaffa now amounts to about £12, with a corresponding increase in case of delivery to places situated in the interior. It should be remembered that there is at

present not a single fully equipped harbour in Palestine, and that reloading operations are therefore very costly and wasteful. On the other hand, there are few railways, and there are spots in which industrial and agricultural development has been started or is being contemplated, that are served with neither railways nor good roads.

III.

If there is no black coal in Palestine, Nature has provided her with swiftly running streams, the fall of which can be utilised for generating power.

"By what means can the force of running water be transformed into electricity?" This is a question which may strike many, and it may therefore be useful to offer a simple explanation of the process involved. A wide and deep river of a plain contains very little potential power because the force of the flow is small, although the volume of water may be very considerable. On the other hand, an insignificant stream which forms cascades or waterfalls presents an active force. The greater the volume of water carried and the steeper the gradient, the more powerful is that force. The art of obtaining electricity from water consists in so regulating the flow that all the potential force contained be made use of. This is achieved by directing the water into specially constructed steel pipes which are laid so as to obtain the greatest possible effect. At specially selected spots water-turbines, which are directly coupled with dynamos, are placed, through which the water passes. As a consequence, the turbines turn swiftly, generating electricity by means of the dynamos. The electrical energy thus gained is then distributed by means of isolated cables.

A brief description of the most important rivers and streams of Palestine is essential in order to better understand the potentialities contained in them.

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The Jordan begins in the Anti-Lebanon, to be exact on Mount Hermon, at a height of more than three kilometers. Hermon is high enough and vast enough to collect considerable quantities of snow, which can sometimes be seen even in the hottest days of the summer. It is the melting snow which feeds the Jordan system. The Upper Jordan consists of seven separate streams, which join just before the Huleh (Merom) Lake is reached. Huleh is situated at about the level of the Mediterranean. When leaving this lake the Jordan is a river about 60 feet wide. It runs at first as a sluggish, winding stream for about two miles, then suddenly plunges downwards for six or seven miles, descending over 690 feet in one long succession of cataracts and waterfalls. The distance between the Lakes of Huleh and Tiberias only amounts to nine miles, whereas the fall effected in this short distance amounts to almost 700 feet. After leaving the Lake of Tiberias the Jordan flows a clear and winding stream until it reaches the Dead Sea. The total length of this part of the Jordan, measured in a straight line, is about 66 miles. Some four miles south of the Lake of Tiberias, it reaches the important tributary, the Yarmuk, in the east, and nine miles further down the valley it expands opposite the town of Beissan, which is situated at the opening of the valley of Izreel. Passing Beissan, the Jordan makes an enormous precipitous drop of 400 feet to the general level of the valley; and still further south there is another drop of 150 feet. From this district the Jordan runs for 12 miles through a narrow valley two or three miles wide, with mountains more or less steep on either bank. Further south, by the confluence of the Yabbok on the east, the valley widens considerably. The Dead Sea is about 1,300 feet below the level of the Mediterranean. The difference of level between the Lake of Tiberias and the Dead Sea is thus 600 feet.

As to the Yarmuk, this most important tributary

of the Jordan descends from the Hauran, receiving numerous tributaries on the right and the left. The most interesting point about the Yarmuk is, not the quantity of water it contributes to the Jordan, but rather the swiftness of its flow, and the fact that it has cut a deep bed through the mountains of Hauran and Trans-Jordania. From the hydro-technical point of view the portion beginning from Mezerib comes especially under consideration. In order to allow the average reader to judge of the potentialities of the Yarmuk, it is sufficient to say that in the vicinity of El-Hamma this stream flows in a ravine three hundred feet deep; the banks of that ravine are almost perpendicular and consist of hard geological formations, and so, roughly speaking, require only a barrage to form a powerful waterfall.

What is true of the Yarmuk is, in a lesser degree, also true of the Yabbok, another tributary of the Jordan flowing from the mountains of Trans-Jordania.

A description of Palestine's potential water power would not be complete without mentioning two important streams that flow from the mountains of Moab into the Dead Sea, namely, the Arnon and the Zerka-Main. Both these streams have dug deep beds in the hard stone, and they never dry up.

The river Audja (Yarkon), in the neighbourhood of which Petah-Tikva is situated, and which empties itself into the Mediterranean about four kilometres to the north of Jaffa, forms in its middle course many natural cataracts; their force, though not as considerable as in the cases of the Jordan and the Yarmuk, is nevertheless important, especially for the local needs of the district.

To the rivers and streams named above may be added a series of smaller streams, such as the Naman, in the northern portion of the Valley of Ezreel, Jadir, a left-hand tributary of the Jordan, and various others.

IV.

Practically all the Palestinian water-power projects are intimately connected with irrigation plans. This can be easily understood when we remember that agriculture, which is already the main occupation of the population, is going to play a still more important part in the development of the country.

Various experts have given different valuations of the total potential water power of Palestine. The latest calculations bring the figure to 1,000,000 h.p., in addition to a water supply sufficient for the irrigation of 1,200,000 acres of land. While it would obviously be of no value yet to generate electricity to so great an extent, it should nevertheless be remembered that, apart from any future development of industries, the numerous wells of the plains, now worked by fuel motors in Jewish settlements and by blind horses in Arab villages, could absorb considerable quantities of electric power. Furthermore, the suggested electrification of all the railways of the country would have most important consequences—economic, political, and social. Some far-sighted experts have devoted much time and energy to the study of this specific possibility of utilising the electricity derived from water power. According to the opinion expressed by numerous experts important savings in running expenses would be made; moreover, the high gradients, which are so frequent in Palestine, can be more easily overcome when employing electrically-driven engines.

The present modest needs of the country (for lighting, pumping, heating, and industrial purposes) amount to, approximately, 10,000,000 k.w.h., per annum. The electrification of the existing railways would require an additional supply of 30,000,000 k.w.h., per annum. To cover this demand the erection of one power station on the lower part of the Jordan, capable of generating 100,000 h.p. in twenty-four hours would be sufficient. This station

would, at the same time, produce about 200,000,000 cubic yards of water for irrigation purposes. It has been calculated that the installation would require a capital outlay of £2,000,000; the intended contribution by the Keren ha-Yesod has been fixed, for the present, at £200,000.

The number of workers directly employed under this scheme would amount to 5,000, and at least an equal number would be engaged in different auxiliary works such as transport, food production, etc.

This utilisation of the Audja waters for the needs of the immediate neighbourhood—especially Jaffa, Tel-Aviv, and Petah-Tikva—would require a capital outlay of some £100,000, a considerable part of which could be obtained from local sources.

V.

The execution nowadays of even the most moderate hydro-electric scheme on scientific lines involves a very heavy expenditure. The outlay for the building of the station itself and the distribution of energy does not represent the main item. In a country like Palestine, where no rain falls for from six to seven months in each year, and where evaporation is intense, provision must be made for the conservation of water supplies during the dry seasons. Translated into common language, this means that much stone-work must be done, and costly dams and sluices built. But the heavy expenditure for even the last-named items does not cover the whole field. For instance, a station built between the Lakes of Huleh and Tiberias would require an exact survey of the whole portion of the Jordan system situated above the station, afforestation of certain areas, canalisation and excavation of certain parts, and the provision of reservoirs.

Reverting to the question of the connection between water power and agriculture in Palestine,

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we wish to point out that the production of food-stuffs and technical materials of vegetable or animal nature is now considered a branch of the manufacturing industry. The scientific methods and the ingenious inventions already applied in agriculture in the most advanced countries require the utilisation of numerous implements and fertilisers, which, so far as Palestine is concerned, can be driven by and supplied from locally obtained forces. Speaking of fertilisers, which nowadays play such an important part in agriculture, it is worth while mentioning that the fixation of atmospheric nitrogen by means of electricity has now become a phenomenon in the daily life of several countries. One need not possess much imagination to understand what it would mean to the agriculture of Palestine if a certain portion of the electric units gained could be devoted to the production of nitro-compounds. Apart from their application to agriculture, these compounds have numerous and most important uses in the chemical industry.

It has been suggested on many occasions that the great mineral resources contained in the waters of the Dead Sea should be made use of. Were this realised, here again electricity would be of the greatest assistance to us; because the breaking up of composite substances of little value can be effected by means of hydrolysis, and thus transformed into highly prized chemicals.

In order to be able to carry on agricultural work, irrespective of the country, there must be soil, sun, and moisture. Happily Palestine possesses sufficient vacant soil and very much solar heat. The third element is unfortunately present on the surface in but few localities, and it is of the utmost importance to organise the distribution of moisture which would otherwise be lost. As was mentioned at the beginning of this article, there are great differences of level between the various parts of the country, and in order to effect this distribution the application of

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energy will be necessary. Electricity is the natural power to be employed in Palestine for purposes of irrigation. The productive possibilities of an irrigated area as compared to a non-irrigated area in Palestine are so great, that even should the expenditure involved be still heavier, it would be a paying concern.

Cooperative Colonisation.

In the colonisation of Palestine the system of co-operative production and settlement is a factor of great importance which can no longer be disregarded. In the spring of 1920, before the settlements in Upper Galilee had been destroyed, some thirty cooperative societies and ten smaller groups totalling 650 members were occupied in agriculture alone, and cultivated an area of about 20,000 dunams (4,000 acres). Thus about one-third of the Jewish agricultural labourers in Palestine were employed in cooperative enterprises and groups, undertaking contracts without the intervention of the middle-man. In addition, some 200 to 250 workers belonged to urban cooperative societies. The value of these cooperative undertakings amounted in all to several million francs. (The farms belonging to the Jewish National Fund—Benshemen, Hulda, Merhavya, Deganya represented a capital of two and a half million francs, and besides these there were others—Kinneret, Balfouria, Shuni, Dilb, Kefar-Uriya, Tira, Mahanaim, etc.)

Although it is difficult to apply to Palestine the classification of cooperative societies usually adopted in Europe, yet it will be useful to divide them into three groups according to the main object of their activities. If, therefore, we borrow the terminology employed by Italian economists, as well as by Preyer and Oppenheimer, we shall classify the societies in Palestine under the headings of Labour, Tenancy, and Settlement Societies. All these, however, have been evolved almost in ignorance of the European models.

1. "Labour" Societies include groups of mainly unskilled workers, managed by skilled foremen elected by the workers themselves, and undertaking to carry out a definite piece of work, such as preparation of land previous to its agricultural settlement, laying out of plantations, construction of roads, and afforestation. In 1920 there were about twenty such societies for agricultural purposes alone, with more than 300 members, while six urban societies had a membership of between 100 and 150, numbers varying from time to time according to the conditions of employment. The number and importance of such societies have considerably increased during the last few months. The group which obtained a contract from the Government for the construction of the Semach-Tiberias road consists of 350 workers, while the afforestation works in Dilb are giving employment to nearly 200 people.* No doubt, the preparation of tracts of new land for Jewish settlement, the establishment of new means of communication, and other public works necessitated by the building up of the country will offer many opportunities for cooperative societies of this kind. The advantage of such societies lies in their power to avoid some of the drawbacks of private enterprise by dispensing with the large and costly apparatus for administration and supervision, and in their immunity from the tendency to profit by the exploitation of cheap local labour. Cooperative societies, by dividing their profits among their

*The following cooperative groups were engaged in road building or similar works, under contract with the Palestine Government, in February, 1921:—

Tiberias—Semach	...	...	...	350 workers.
Haifa—Djeyda	...	...	...	300 ..
Afulah—Nazareth	...	...	...	350 ..
Tiberias—Tabgha	...	...	...	300 ..
Yabneh	...	...	...	200 ..

The control and direction of these works is vested in the Committee of the Jewish Workers' Organisation.

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own members, and economising on the expenses of administration, are enabled to raise wages to the level of the Jewish worker's European standard of living.

2. Cooperative "Tenancy" Societies are purely agricultural. They undertake to cultivate an estate or an established plantation, obtaining the land on lease from the owner. An example is the "Ahva," which cultivates several gardens in Petah-Tikva. The colony of Tira, near Haifa, has been leased to a similar group; to the same category belongs the Society of "Gan Shemuel" cultivating the orange gardens of the Jewish National Fund, and several groups engaged in the production of vegetables. In all, about 100 workers are employed in the seven co-operative "Tenancy" societies in Palestine.

These groups could develop into a factor of primary importance if the many planters' societies now in process of formation, as for example, the various "Ahuzot" or the "Zion Commonwealth," most of the members of which neither live in Palestine nor farm their land themselves, would allow their estates to be cultivated by such societies on a basis of long term leases.

3. Cooperative "Settlement" Societies are more important still, and exert far more influence on the development of colonisation. These are groups for the cultivation of large farms, mostly on land belonging to the Jewish National Fund, with the aim of "colonising" landless agricultural workers and raising them to a position of collective independence. Under this category come the already mentioned farms of the Jewish National Fund, as well as those of the Jewish Colonisation Association in Upper Galilee, which a year ago were destroyed during the hostilities between the French and the Arabs, but are now once again in full working order. There are in Palestine altogether about ten cooperative settlements with nearly 250 members. There are

also several urban cooperative societies, the most important of which are the printers' union "Ahdut" in Jaffa, the carpenters' union "Karmel," and the locksmiths' "Amal" in Haifa, numbering together about 100 members.

Obviously, since these cooperative societies have arisen in such diverse branches of production, they must be deeply rooted in conditions natural to the colonisation of Palestine. Their origin is not due to any special encouragement from those officially responsible for Jewish colonisation, though these have been driven to recognise their value, and very often to help in their formation. Here lies the best proof of their necessity and vitality.

It would be outside the purpose of the present chapter to enlarge on the economic and social causes which have generated the cooperative movement in Palestine. We may, however, be allowed to mention two of them. Consciously or unconsciously, there is the feeling that the momentous transition from the city to the land would be psychologically impossible unless counter-balanced by an elevation to higher forms of work and production. On the other hand, it must be admitted that colonisation by individual land owners does not, as yet, justify unqualified confidence in its ability to provide Jewish workers with employment and the necessities of life. The restricted needs of the native Fellah and his lower level of civilisation allow a scale of wages which could not be offered to Jews. The naive belief that Jewish capital "must" of necessity attract Jewish labour to Palestine does not always tally with practical realities, especially in these days when Hindus can be found working in South Africa, and Italians emigrating in hundreds of thousands to the Argentine. Many Jewish workers are convinced that individualistic economic enterprises might develop tendencies opposed to the interests of the Jewish people, as a whole, and to true Zionism. Conditions in Palestine demand new methods of colonisa-

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tion. The Jewish worker feels that he must try to find a place in agriculture and industry independent of the private employer. This can only be achieved by organisation of work on a cooperative basis. Capital is undoubtedly required, and this capital could return reasonable interest. But it must be collectively owned and nationally administered.

There are other circumstances which weigh in favour of cooperative methods, especially in the case of agricultural colonisation. In our attempt to create a Jewish peasantry, two important facts must be taken into account: there are at present no Jewish peasants, and there is no land ready for them to settle on. Both land and men need preparation. To manage a “small-holding” with its manifold and complex activities of agriculture, dairy-farming, plantations, vegetable-growing, both the settler and his wife need a great deal of training. Where but on a large modern farm can they possibly obtain it? The agricultural cooperative enterprise is just such a modern farm with many-sided departments in which a town-worker can become a trained agricultural labourer, and take his share in the management of the estate. Should he later desire to become a smallholder, he would be competent to do so.

There is another aspect. The soil of Palestine, which has been long neglected and yields but a small return when cultivated by primitive Arab methods, must be made far more productive if it is to satisfy the greater requirements of the Jewish settlers. This cannot be achieved by an individual smallholder: it requires capital and collective effort which, in the opinion of many among the workers, can only be provided by a cooperative enterprise.

Cooperative societies of workers have proved their efficiency in several countries, more especially in the domain of “inner colonisation” and execution of public works. Their development in Italy is particularly instructive for our purpose. In 1910 there

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were over 1,000 such cooperative societies totalling more than 100,000 members. Of these, 754 registered groups (containing 95,000 workers) owned a cooperative capital of three million lire, and a reserve fund of one and a half million. Their fixed capital consists mainly of instruments of production such as tools and machinery. Their working capital is obtained by bank loans for which they have to pay 6 to 8 per cent. They now demand a cooperative bank to be established by the Government. The most important group consists of societies engaged in such enterprises as amelioration of the soil, hydro-technical constructions, afforestation—all branches of "colonisation" work. Two hundred and fifty societies, numbering 55,000 members (in twenty years) carried out for the State 3,570 contracts worth seventy million lire. In five years, from 1904 to 1909, municipal and county councils and commercial companies entrusted them with roughly 1,000 contracts worth eighteen million lire.

Undoubtedly, "Labour" societies will be of the utmost importance in Palestine in carrying out drainage, irrigation, and water-power schemes, in building towns and improving communications. It must be here emphasised that the cooperative societies, whose success and efficiency in road building has been recognised by the Government of Palestine, undertook this work on the same terms as a contractor who would have employed cheap Egyptian labour, yet they proved themselves able to pay their members wages of from five to eight shillings a day; and their health conditions were and are excellent, in spite of the summer heat at Lake Tiberias.

The development of workers' cooperative societies in Palestine, as in Italy, depends on their being able to acquire their own implements and equipment, and to obtain cheap credits from a cooperative bank.*

*See chapter on "Banks," p. 93.

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Our cooperative undertakings in Palestine are of recent origin and not yet firmly established. They are still struggling through the ailments characteristic of childhood, and due, in the main, not to their own fault but to the peculiarities of the Palestinian colonisation. This fact is often forgotten, sometimes even intentionally misrepresented. Thus a legend has grown concerning the "enormous" losses incurred by cooperative societies and their alleged incapacity to provide profits. Let us examine the figures. Take the case of Merhavya.† The balance sheets show that in the three years before the war (1912-1914), when managed by a bailiff, the deficit was from 35,000 to 45,000 francs. In the year 1915, when the farm was controlled by the workers themselves, the deficit was reduced to 28,000 francs, and in 1916-1917 it was 11,500. This shows an undeniable improvement. Nor was it due simply, as alleged, to the high price of grain during the war, for this was balanced by correspondingly high costs of production. The diminished deficit was due to increased productivity: 1,900 kilogrammes of wheat and 3,000 kilogrammes of barley per hectare, as against 1,400 kilogrammes in earlier years.

The cooperative society "Deganya,"‡ with its splendid soil, its new buildings and healthy conditions, is in a still better position. As a matter of fact it worked with a very small loss, in round figures 3,000, 5,000 and 4,000 francs, in the years 1913, 1915 and 1916, while in 1914 it made a profit of 6,750 francs, and in 1917 a still larger profit. Other cooperative societies, such as those at Mahanaim and in Beer-Tuviya, can also show profitable years.

But cooperative societies can in no case be weighed according to their present balance sheets. Palestinian agriculture, as a whole, is not yet ripe for

†See map. Between Haifa and Tiberias.

‡See map. South of Tiberias.

profit bearing. The present archaic standard of productivity prevailing in Palestine (1,400-1,800 kilogrammes per hectare) is not sufficient for the Jewish settler, with his European requirements, to live on. Grain-growing in Palestine must be raised to the European level of 4,000 kilogrammes per hectare (as in Belgium, Germany, England). For this purpose it is not enough to replace primitive Fellahs' implements by European machinery: this merely increases the cost. All the improvements introduced into modern agriculture must be adopted, including American "dry farming"; not only the implements, but also the system of manuring, rotation of crops, cattle breeding, and all the manifold methods which form an integral part of a highly organised system of farming.

The leaders of the cooperative movement firmly believe that cooperation is the surest way for Jewish working masses to penetrate into production, especially in agriculture. Independent Jewish peasantry will, in their opinion, only be evolved in or through cooperation. Cooperation also satisfies the Jewish worker's longing for economic independence, for collectivism; it therefore generates energy which Palestine, of all countries, can ill spare. The cooperative movement will, therefore, be supported ultimately not only by Jewish socialists, but by every type of Zionist who desires a Palestine based on Jewish work—a really "Jewish" Palestine.

The Housing Problem.

Even in 1919, when the gates of Palestine were still firmly closed to Jewish immigration, the want of housing accommodation was evident to the most casual visitor. Even then rents were higher in Haifa, Jaffa, and Jerusalem than in Paris and London; and apartments in the few houses which were being built at the time were usually snapped up before the building was finished, sometimes before even the roof was on, while rent had to be paid up for two or three years in advance.

During the present year there have arrived in Palestine some ten thousand people (this figure includes the new settlers as well as the returned inhabitants), and the tide of immigration continues steadily and uninterruptedly, bringing hundreds of "Halutzim" and other settlers every week. The housing need is fast becoming a housing calamity. Accordingly, the rents have risen enormously. To-day, for an apartment in Jaffa, the rent is twice as much as one would have to pay for a similar apartment in London. Tremendous efforts have to be made to find shelter for the new arrivals. War barracks and temporarily erected shelters are being used, but soon even this very unsatisfactory accommodation will be unobtainable.

As was but to be expected, the bad housing situation is accompanied by an increase in malaria and a greater spread of other infectious diseases among the immigrants. On all grounds, it is clear that any further immigration into Palestine without a corresponding increase in house building is impossible. The enormous rents are largely responsible for the

present high cost of living in Palestine and the high cost of Jewish labour. Anyone at all acquainted with the economic conditions of Palestinian life, and with the wages received there even by the "highly paid" Jewish labour will admit that a rent of £25 a year may be safely taken as the utmost possible maximum for a worker's house large enough to contain himself and his family. The approximate estimate of the yearly immigration for the next few years is about fifty thousand persons. On this basis let us first proceed to estimate the cost of building homes for the immigrants.

To maintain a decent standard one could not allow less than two or three rooms, with a kitchen and bath, for every family of five, or for a group of five single persons living together. Experience has proved it advisable in Palestine to act on the principle of building small houses—for one or two families—for four families at the outside. Therefore, to house fifty thousand people, from ten to twelve thousand lodgings would be required. At the prices prevailing to-day (end of 1920) a one-family house costs from five to six hundred pounds. If it proves possible, by wholesale building, and by the adoption of modern methods of construction, to reduce the cost to four hundred pounds per lodging (of two to three rooms), it will still be necessary to spend yearly, in order to satisfy the most elementary housing needs, about four million pounds (ten thousand lodgings at four hundred pounds). This estimate does not provide for the building of more comfortable homes, for which there is already a considerable demand: such houses can only be built for people able to afford them out of their own means.

The sum £4,000,000 covers, of course, only the construction of dwelling houses. Fifty thousand new settlers would also require a considerable number of synagogues, schools, shops and hospitals, with which we can obviously not deal in

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the present chapter. The same applies to barracks for immigrants.

Another essential expenditure, not included in our estimate, is the cost of the land on which the houses will be built. This is the special province of the Jewish National Fund, not of the Keren ha-Yesod. The land needed for the building scheme should be purchased by the J.N.F. According to the Statutes of the J.N.F., its land, considered as national property, cannot be sold—it can only be leased on terms of simple or hereditary lease, at a fixed rent of 3 per cent. This, for a small one-family house, would mean, on the condition that the land be bought by the J.N.F. in large plots, about £3 per year on the average.

The raising of a building fund of £4,000,000 from among the new settlers and immigrants alone is out of the question. Moreover, there is just as little possibility, at any rate in the near future, of obtaining it from private investors, who will have done their share if they succeed in creating the technical apparatus necessary for the production of building materials and for the building process itself.*

The question, therefore, of providing the fifty thousand immigrants who are expected to arrive in Palestine every year with a sufficient number of houses accessible in price and sanitary in construction, is a question of finding sufficient credit for a large building undertaking.

*Some promising beginnings have already been made in this respect, and it is highly probable that within the next year these will be followed by further enterprises. For example, there has been established in London the Anglo-Palestine Building Society "Haboneh"; the Palestine Silicate Company for the production of silicate bricks and roofing materials, such as tiles, slates, etc.; the Palestine Quarry Association; and another company in connection with the Portland cement industry is now being formed.

In Jaffa and Haifa, lumber and cement plants are already at work, and works for the manufacture of bricks, lime, and other building material are being organised.

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The housing problem is a difficulty not confined to Palestine. Owing to the almost complete cessation of building during the six years of the war, this need has become a serious problem in most countries of the world. The housing question has been seriously considered in all European countries, and some of them (England, for one) have taken public action to supply the need.

The Housing Act of 1919 provides for direct loans within reasonable limits to be granted by the Government. Moreover, a considerable proportion of the building expenses may be covered by subsidies from the Government building fund. Such loans are allowed up to 75 per cent. of the actual outlay, in addition to which provision is made for a subsidy up to one-half of the interest.

The solution of the housing problem in Palestine will only be possible when it can be approached on a national basis, and when the same methods are applied to it as those usually employed in advanced Western countries, i.e., the building financed by long term credits at a small interest and by subsidies from the national treasury—the Keren ha-Yesod.

* * *

The factors which will have to be depended upon for the raising of the £4,000,000 building capital are the following:—

Up to 60 per cent. of this total, or £2,400,000, will have to be obtained as a long term loan, through the instrumentality of a Palestine Mortgage Bank, the creation of which should be one of the first steps in the proposed development of our credit system.* The rate of interest, including the paying off of capital, should not exceed six, or at the utmost, 7 per cent. Mortgage loans to the extent of 60 per cent. of the actual building outlay are considered as one of the safest forms of investment, and the

*See "Banks."

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operation should not prove exceptionally difficult, especially once the acutest stages of the present financial crisis are over.

The remaining 40 per cent. cannot be raised as a purely commercial loan, unless it be at usurer's rates of interest. On the Continent, governments and municipalities create special second mortgage funds, from which an additional 20 per cent., at a moderate interest, may be advanced. The final 20 per cent. must be contributed by the mortgagee himself.

In our case, such participation of the prospective house-owner or tenant can reasonably be expected only in so far as certain definite categories of immigrants are concerned:—

(1) Practically all the larger enterprises of a commercial and industrial character, which are now being established or are about to be established in Palestine, contemplate, and have included in their estimates, special subsidies for the construction of houses for their own employees and workers. This will of necessity have to be the rule for every new undertaking, as the only way to secure a healthy and reliable staff. Judging by examples available up to date, such firms will contribute, on the average, to the extent of 25 per cent. of the respective building costs, either free of interest or at a very low rate.

(2) The same can be confidently assumed of such institutions as the Jewish banks and the various administrative offices of the Zionist Organisation or other great Jewish associations.

(3) Cooperative societies of workers, especially after the formation of a cooperative bank, will also have to provide similar building subsidies for their members.

(4) A considerable proportion of private settlers may certainly be expected to build houses for their

own use by paying a part of the money required in advance. These will be recruited from among the merchants, artisans, teachers, physicians, officials and similar middle-class circles. They need not necessarily be all newcomers; on the contrary, the majority will be old settlers, who will in this way release their present houses for the use of immigrants. Experience shows that this category can be expected to advance up to one-third of the corresponding building costs, provided the land be supplied by the J.N.F. on hereditary lease terms, and the remaining two-thirds of the costs be obtainable at the reasonable rate of interest mentioned above.

These four categories will probably cover a very large proportion of the immigrants. Class 4 will consist almost entirely of families, Class 2 partly so; Class 1 and Class 3 will include some of the largest divisions of Zionist proletariat. It is not improbable that these four classes will between them account for 50 per cent. of all the houses to be built, or in other words for 5,000 lodgings. What proportion of the respective building costs they—taken together as a whole—may be able to advance is impossible to foresee, but it seems reasonable to expect that it will not be below 20 per cent., or £80 per lodging. This would form a total contribution of £400,000 (£80 \times 5,000) towards the building capital required.

As to the remaining 5,000 lodgings, these will presumably have to be built without any contribution in advance on the part of their prospective inhabitants. In other words, the corresponding £400,000 will have to be granted by the Keren ha-Yesod as a subvention à fonds perdu.

This, however, is only one side of the Keren ha-Yesod's part in Palestine house building. The other side is of greater importance, and of a quite different character; the Keren-ha-Yesod will have to act as "second mortgage fund" for lending, at a moderate interest, in the same way as the European

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municipalities mentioned before, the remaining 20 per cent. of the building capital, or £800,000. This operation will probably also have to be conducted through the Mortgage Bank, but the rate of interest should not exceed 5 per cent.

To sum up, the capital required for the construction of 10,000 lodgings, or £4,000,000, will, according to this scheme, be composed as follows:—

£2,400,000—long term loan through the Mortgage Bank.

£400,000—advances by prospective house owners, commercial companies, cooperative societies, etc.

£400,000—subsidy from the Keren ha-Yesod.

£800,000—long term loan from the Keren ha-Yesod.

The maximum rent under this system will amount approximately to:—

7 per cent. on £240—under £17.

5 per cent. on £80—£4.

3 per cent. on £100 (J.N.F. land rent)—£3.

Total—£24.

* * *

The rôle of the Keren ha-Yesod in supporting house-building in Palestine will thus be two-fold. As explained in the introduction to this book, the Keren ha-Yesod, after deduction of the quota due to the J.N.F., is divided into three parts, or roughly speaking into two—"profitable" and "unprofitable" expenditure, colloquially described as "investments" and "donations." In the house-building scheme the Keren ha-Yesod functions in both its capacities.

The figures in this chapter, though high, need not seem excessive. It should be borne in mind that the calculation is made on the base of a prospective immigration of 50,000 per year. Those who have not seen Palestine can hardly realise what such an immigration would mean. The addition of 50,000

new settlers and the erection of 5,000 or 6,000 new houses, in a small country with a thin population, would amount to an almost miraculous transformation.

It may also be well to point out in a few words the strictly economic significance of house-building on this large scale.

Recent experience in Palestine shows that, with the prices of building materials prevailing at present (end of 1920), the building outlay falls under the following heads:—

Imported materials make up about 43 per cent. of the entire cost.

Home materials about 27 per cent.

Labour about 30 per cent.

It is further known that three-quarters of the cost of materials prepared at home, such as stone, sand, lime, etc., goes in labour wages. It may thus be safely deduced that about 51 per cent. of the entire outlay would be spent in the wages of artisans, office employees and day labourers; in other words, people living in the land who would spend the money there.

This proves that the yearly building outlay of four millions is really a new source of income (amounting to two million pounds) for the land. For a country as poor, economically, as is Palestine to-day such an income is no negligible quantity.

It has been calculated that the realisation of this building scheme would give employment to over 15,000 people. This figure speaks for itself and needs no comment.

Banks.

The establishment of a banking system is essential to the revival and development of Palestine. The urgent need of this financial agency was grasped by Dr. Herzl, the founder of political Zionism, and led to his establishing the Jewish Colonial Trust. If the Jewish people had then also realised the significance of the bank, they would no doubt have subscribed the entire two million pounds required as the foundation fund for the Jewish Colonial Trust, and we should have strengthened our hold on Eretz Israel and our position there a hundred-fold. Even now, with the capital of our two banks together hardly reaching the amount of four hundred thousand pounds, our influence in Palestine depends to a very great extent on the strength of these institutions.

The importance of banking facilities for the attainment of our aims in Palestine was fully realised in our leading circles after the recent favourable political changes. A financial scheme has been evolved as the result of numerous suggestions and proposals of a technical and practical nature. The provisions of the very comprehensive programme outlined are as follows:—

That the capital of the Jewish Colonial Trust should be increased to two million pounds, out of which the Anglo-Palestine Bank should receive 500,000 pounds; to be followed by the establishment of a new general Mortgage Bank. In addition to these proposals it is suggested to form a Workmen's Bank—a nucleus of which has already been registered in Palestine—as well as a Co-

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operative Bank, a Liquidation Bank, an Industrial Bank, and a Currency Notes Issuing Bank.

We shall deal later with the function of the banks. Here we should like to suggest one principle: that the Jewish Colonial Trust should be the leading financial institution, and that all the other banks that are about to be formed should occupy the same position in relation to the Jewish Colonial Trust as that now occupied by the Anglo-Palestine Company. The reason for this is obvious. A bank *per se* has no concern with abstract principles. Its main object is to provide dividends for its shareholders. If, therefore, we want our banks to operate strictly in the interests of Palestine and the Jewish people in general, we must take special precautions to prevent their accentuating the natural tendency of all such institutions to become purely commercial. It goes without saying that all the banks to be founded should be free so far as their statutes are concerned of all limitations, restrictions, and reservations which are not applied to any other bank. But, as a safeguard, it has been settled that they must all be connected with the Jewish Colonial Trust, which will exercise a controlling influence over all the contemplated banks, and retain the right of approving and authorising their policy.

Another point: in creating a whole series of banks it might be inconvenient to introduce them to the public under new names, and find for each of them new subscribers. We shall obviate this difficulty by raising the whole amount needed on behalf of one single bank, which will proceed to create the entire series of banks, and be their main support. It is, therefore, imperative to increase the foundation capital of the J.C.T. to two million pounds sterling, so as to enable it to buy a sufficient number of shares in all the banks about to be created.

Upon this assumption we will now endeavour to calculate the amount needed by the J.C.T. to

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enable it to establish all the banks needed. Here-with is given an estimate of the money required for the various banks:—

		£
(1)	Anglo-Palestine Bank	200,000
(2)	Land Mortgage Bank	250,000
(3)	Urban Mortgage Bank	250,000
(4)	Industrial Bank	250,000
(5)	Cooperative Bank	250,000
(6)	Currency Note Bank	250,000
(7)	Liquidation Bank	150,000
(8)	Workmen's Bank	100,000

The paid-up capital of the Jewish Colonial Trust totals at present £365,000, of which £300,000 are invested in shares of the Anglo-Palestine Company. Together with the amounts required for the creation of the new banks, it brings us to £2,000,000—the authorised capital of the J.C.T.

There is no doubt but that this appeal on behalf of the J.C.T. will meet with the wholehearted response of the Jewish public. The bank's reputation, and the confidence it enjoys, can be gauged from the fact that it has about £1,000,000 deposits representing the savings of large masses of the middle-class. This confidence will be increased still more after the impending publication of the J.C.T.'s balance sheet for 1920-1921 which, we understand, will show a quite respectable rate of dividend.

The main function of the Jewish Colonial Trust is fairly clear. It will be the central bank, the mainspring of all the other projected banks, and will operate through them. It will also open agencies in all Jewish centres throughout the world; it will be in a position to assist Jews of all countries desiring to forward money to their relatives; and it will act

as the agency for Jewish Relief Societies in the distribution of money in the various countries. It will also aid all immigrants to Palestine in the matter of exchange; and, in addition, all its branches will receive deposits, thereby creating for the parent bank a considerable capital which it will be able to invest in securities. It will, for instance, be able to support the loan that the Palestine Government is about to issue. We shall also have the right to keep in the bank the bearer-bonds of our mortgage banks. This fact alone will be of great importance to us, as will be explained later.

As to the Anglo-Palestine Company, this bank, up to the middle of 1920, only had a capital of one hundred thousand pounds, but had deposits to the value of seven hundred thousand. Now its capital amounts to three hundred thousand pounds, and if this were to be increased by two hundred thousand from the new funds of the J.C.T., it would probably not be difficult subsequently to obtain an additional five hundred thousand pounds from private subscribers; its capital would then reach the sum of one million pounds, in addition to deposits which would certainly increase in a greater ratio than the increase of the capital. But it might be necessary to establish its official centre in London, in a real sense and not nominally as has been the case hitherto. It has been suggested that this would lead to an increase in deposits, and its status as a bank would be considerably improved in every respect.

The A.P.C. is considered the financial backbone of practically all our enterprises in Palestine, notwithstanding the fact that it has not paid any dividends since 1914. This was due in part to its granting long term credits to the colonists in Palestine, and in part to persecutions and vexations by the Turkish Government during the War. There is

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no apprehension of any loss through the long credits it has granted, but at the same time it is not usual for a bank established for commercial credits to grant long credits on the security of real estate.

The best method of meeting this unusual situation would be the speedy creation of mortgage banks to which we could transfer the long term debts: there they would be in the right and proper place.

With this obstacle removed, with a central office in London, and with a London Directorate, the Anglo-Palestine Company would undoubtedly have no difficulty in finding subscribers for its own shares amongst friendly capitalist circles. The bank will be in a position to effect a change for the better in the whole economic position in Palestine. To quote one instance only: in view of the economic crisis throughout the world, and the consequent "slump" in many articles, the question is often asked why Palestine does not now get the benefit of cheap imported goods. We believe the reason lies in the lack of credit available for import trade. At present, only the very rich—a strictly limited number—can import goods from abroad. Such people either make huge profits at the expense of the public, or they are reluctant to invest their money in the importing business at all. This is just where the bank should step in, and liberally assist the import of goods into Palestine. Palestinian importers could then also trade with Syria, and occasionally with Alexandria, and eventually might be able to supply the whole of Asia Minor. There is also great scope for the export trade of Palestine—cereals, fruit, skins, etc.—which could be profitably undertaken by those new-comers who are possessed of little capital, but have a good knowledge of business: they might gradually export goods not from Palestine only, but also from Syria and the whole of Asia Minor.

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In order to bring down prices in Palestine it is also essential to develop the cooperative movement in the country. By this we refer not only to the productive cooperative societies dealt with in a special article of the present book, but also to cooperative organisations of consumers. We must endeavour to multiply the number of cooperative shops for the supply of food, clothes, etc.

To meet the needs of this movement a special Cooperative Bank should be organised. But that will come about later on, when the cooperative movement has undergone a substantial development. Meanwhile, the Anglo-Palestine Company will be able to maintain it and promote its progress. Before the War, the Anglo-Palestine Company supported some fifty cooperative credit societies in Palestine.

The same argument applies to manufactures. As soon as industry has substantially developed in the country, an Industrial Bank will have to be established; but for the present we must content ourselves with the assurance that the Anglo-Palestine Company will strive to promote industry.

Our bank could assist groups of individuals to combine and transform themselves into shareholding companies. The bank could take about 20 per cent. of the shares. Such companies would thus remain under the vigilant eye of the bank, which would see to it that they are worked in the interests of the industrial progress of the country. When we consider what the Egyptian Bank has accomplished for the cotton industry, and bear in mind that this bank has only a foundation capital of half a million, its achievements being entirely due to the strength of its deposits, we can judge what we might accomplish if we had in Palestine a similar bank with a million pounds capital.

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The nucleus of a Workmen's Bank, as mentioned above, has already been established in Palestine. Its main function is, for the present, connected with the different public works executed by Jewish workers' organisations on behalf of the Palestine Government, the bank acting as contractor vis-à-vis the Administration and assisting the workers' groups financially. It is managed by the workers themselves. The capital, very limited at present, will have to be increased, according to our scheme, up to £100,000.

We now proceed to the consideration of those matters in which our two banks could act jointly. The liquidation of the property left by emigrants in the country of their origin must be the joint work of the two banks until such time as we shall have a separate Liquidation Bank. Meanwhile it would devolve upon the J.C.T. to liquidate properties in localities where it has branches or agents, and the Anglo-Palestine Company might take up the duties of the liquidation of merchandise. This is a very important question, since the majority of our immigrants come from countries where the exchange is very low, and where, consequently, the only remedy is to convert the money of the country into goods that can be transferred to a country with a higher exchange.

We shall also be able to assist, and even promote, syndicates for the construction of harbours, railways, irrigation works, colonisation, and the chartering of mercantile and passenger ships.

In brief, by means of our two great banks, we may become the contractors for all big undertakings which, as a rule, require huge sums from the great financial magnates.

Our two banks might also jointly lay the foundation of a fire, water, and life insurance company, as well as of a savings bank department. The great need for such institutions need hardly be emphasised.

Another matter in connection with which our two banks could cooperate would be in the formation of a warehousing and storage company to facilitate the export and import trade. Small merchants are handicapped by the lack of storage-room with the result that those who happen to possess the necessary accommodation might create monopolies. To prevent this we shall either have to build public warehouses and granaries, or assist shareholding companies undertaking to construct them; in the latter case the bank would naturally and necessarily influence the course of their development.

As to the ways and means of establishing also a Bank for the issue of Palestinian paper currency, this important question is, of course, receiving the fullest attention of our political leaders and financial experts, but it would be premature to discuss it here.

It now remains for us to make clear the function of the Mortgage Bank. Expert opinion is still divided as to whether it be advisable to form one joint bank for agrarian and urban credit, or two separate institutions. The issue, however, need not occupy us at the present moment.

The mortgage bank or banks would require a subscription from the Colonial Bank to the extent of half a million pounds. The authorised capital should amount to one million pounds, with a cash payment of 50 per cent., which would, according to usual practice, give us the right to issue mortgage bearer-bonds up to a much higher figure. These bearer-bonds would pay a safe dividend at a fixed rate, in the same way as other similar bonds.

With the backing of two great banks it should not be difficult to create the necessary market with quotations for the bearer-bonds. It should even be possible to apply to a friendly Government to open for us a credit on these bearer-bonds in its national bank, or, if necessary, we could apply to private

banks to grant loans on the security of those bonds. It is the underlying principle of a Mortgage Bank to keep its foundation capital as security for the punctual payment of interest. Such a bank must also possess capital in the shape of deposits, in order to be able to make advances both on short and on long credits. As an example of a bank combining the two functions we can take the French bank "Credit Foncier," which has at its disposal many deposits, and uses them for advancing money on short credit which can, when necessary, also be combined with longer credits. That is to say, should a peasant find himself temporarily unable to pay the interest falling due at the end of the term, the bank would grant him a new limited short credit against a note of hand or against a pledge in the shape of land produce or implements of work. It would also be necessary to give the bank the power to make advances to peasants for the purpose of improving the soil and draining the marshy portions of their holdings; such loans to be for moderate periods, neither very long nor too short. All these purposes would be served by the bank from the deposits which can with certainty be expected to reach a great total (*).

The bank programme can only be carried out if the Jewish people is prepared to subscribe the whole sum required, namely one million six hundred and thirty-five thousand pounds, which is the balance of the shares not yet sold.

The whole of the banking scheme will now have to be taken up by the Keren ha-Yesod. It has been decided that the Keren ha-Yesod will, on a date to be fixed later, give its sanction to a specially organised 'drive' for Jewish Colonial Trust and Anglo-Palestine Company shares.

(*) For more details of the proposed rôle of the Mortgage Bank see chapters "Agricultural Colonisation" and "Housing Problem."

Afforestation.

The purposes served by afforestation are manifold.

Afforestation is one of the best means of reclaiming sand dunes which occupy a surface of about 500,000 dunams along the shores of the Mediterranean. Forests in these parts will not only be valuable and useful in themselves, but will fix the sands and prevent them from encroaching on the neighbouring fields.

Afforestation is also the quickest and surest way of draining marshes. Certain quick-growing trees, in particular the eucalyptus, act as drainage-pumps, absorb the moisture, dry the swamps (breeding places of mosquitoes), and thus prevent the spread of malaria and other diseases due to the influence of marshy grounds. Further, the roots of the trees solidify the latter and in some cases act as a first stage in preparing it for the plough. Afforestation applied for a number of years can transform many a quagmire into arable land.

Afforestation reclaims barren hillsides. The naked rocks which the traveller meets in Upper Judea were once, long ago, covered with soft fertile soil. The destruction of the forests led to the soil being gradually washed into the valleys by the heavy winter rains. As a consequence, the level of the valleys (called in Arabic "Wadi,") has gradually risen. In the opinion of Professor Geddes, it may safely be assumed that in most cases, where the hillside is bare, the Wadi below contains beneath its stones a layer of fertile soil of much

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greater depth than is required for the cultivation of the valley itself. The rebuilding of terraces on the slopes and the redistribution along them of the valuable earth transported from the valley, are only a matter of hard work and money. The benefits that would accrue from planting forests on the hill-sides would be well worth the expense. The rain water, instead of rushing ineffectively down the slopes, would distribute its moisture evenly along the terraces; such moisture would no longer evaporate or sink into the crevices of the rock, but would remain near the surface of the soil, under the roots. The influence such a change would exert upon the climate can easily be realised by anyone who has ever experienced the relief of entering a shady grove after a long walk in the scorching sun.

The term "afforestation" implies the planting of fruit trees as well as of timber. The commercial value of the former is obvious; oranges and almonds already constitute an essential item of export from the Jewish colonies, and it is hoped that the jam and tinned-fruit industries will also develop in Palestine. The second class of tree requires less care and is in many cases even more profitable. Some varieties, in the climate of Palestine, develop sufficient growth for use within five to seven years. It might be useful to note that Sweden, for instance, exported before the War (1912) about £15,000,000 worth of timber, Norway about £4,000,000, Roumania about £1,600,000. Treeless Palestine on the other hand, in order to provide housing accommodation and furniture for the first 50,000 immigrants, will have to import at least £1,500,000 worth of timber.

In civilised countries not only are there State-owned forests managed by the Government according to a fixed policy, but even privately-owned

forests are supervised by the State. Supervision alone, however, is not sufficient where the need for new plantations arises. They demand preparation and expenditure which, as a rule, the private individual will not, indeed cannot, afford. A systematic afforestation policy requires, therefore, the intervention of the State, municipality or some similar public body.

The necessity for a policy of afforestation controlled by the State has been recognised in Great Britain, France, Germany, the former Austria-Hungary, Belgium and Holland, to take only the most important examples.

"Forests are a national necessity, and the land must have them, even if they yield a smaller return on the capital invested than if it were invested in any other undertaking."

This is the statement made by the sub-committee appointed by the Ministry of Reconstruction in London.*

Now that we are summoned to make Palestine the National Home of the Jewish people, we have to consider whether, to what extent, and by what means we are to carry out a policy of afforestation in the country.

So far as preservation of the existing trees is concerned, we may be sure that the present administration, benefiting by modern experiences in forestry, will take the necessary steps to protect the interests of the community and to control private exploitation both of fruit trees and of timber forests. We may also assume that the new Jewish immigrants will, so far as possible, follow the example of the first pioneers and plant trees on a scale accessible to private initiative.

But all this will not be sufficient to satisfy the needs of a large Jewish immigration. Afforestation

*Ministry of Reconstruction Reconstruction Committee.
Forestry Sub-committee, Report 1917.

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should be carried out by the community and form an essential part of its policy.

Let us first consider whether the work of afforestation in Palestine could be assumed by the State—whether the Palestinian Administration can be expected to defray the cost of it and to make itself generally responsible for the work.

Unquestionably, afforestation is one of those public works which are of service to the whole country and to the entire population, without distinction of race, faith, or language. But this undeniable truth will not help the Government of Palestine to obtain the large sums of money necessary to make it a success. The Palestinian Treasury derives its income from taxes levied on the present population, whose economic productivity is so limited that it cannot be expected to furnish sufficient funds for ambitious schemes.

This consideration makes it perfectly clear that the systematic afforestation of Palestine cannot be carried out unless the Jewish people provide the necessary funds, in the full recognition of its enormous effect on the productivity of the country, even should it offer but little attraction from the ordinary business standpoint. This is only one of the instances where the Jewish people are called upon to assume a responsibility which under normal conditions would be incumbent upon the State.

The need for afforestation has been realised from the first days of Jewish colonisation. Its history, especially in Judea, is mainly a record of the development of plantations; and till recently the culture of the vine, fig-tree, olive and almond has formed the ground work of Jewish colonisation in the Jaffa district. To this should be added the cultivation of the eucalyptus, carried on so extensively by Jewish colonists that the Arabs call it "the Jews' tree." An honourable monument to the initiative of the

Jewish pioneer is to be found in the eucalyptus plantations of Hedera, which saved this beautiful colony from one of the worst curses of marsh land—the black-water fever.

The Jewish National Fund, almost from the day of its birth, devoted considerable energy to tree planting; it raised special sums for a "Herzl Forest," connecting the memory of the great inspirer of the Jewish Renaissance with the afforestation of Palestine. The War has, unfortunately, almost entirely destroyed the beginnings of the Herzl Woods. As to the other afforestation works of the J.N.F., a few data will suffice to give a rough idea of its achievements.

There are plantations, mostly fruit-trees, in Gan Shemuel, Merhavia, Deganya, and Kinneret, as well as in Ben Shemen and Hulda.

The plantations have been badly damaged during the War. At the beginning of 1910 a census was taken, and it was found that 49,887 trees only were left standing, of which 33,610 were fruit trees (16,886 olive, 11,642 almond, 3,550 orange trees, etc.), and the remainder timber--mostly eucalyptus.

The Head Office of the Jewish National Fund intends, in the next planting season, to undertake the following works:—

In Merhavia, on about 200 dunams of land, 20,000 eucalyptus are to be planted.

Kinneret and Deganya—on 175 dunams, 42,000 eucalyptus, pines and cypresses.

Ben Shemen—on 230 dunams, 7,625 acacias and 690,000 pines.

Hulda—on 140 dunams, 420,000 pines and 4,375 acacias.

Beer-Tuvya—on 380 dunams, 27,000 eucalyptus.

Rishon-le-Zion—on 500 dunams (sand dunes)—250,000 trees.

The entire scheme includes the planting of 1,625 dunams with 1,500,000 trees.

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Considerable as all these projects appear, they are obviously far below the requirements of a successful Jewish colonisation. The work of the Jewish National Fund can only serve as a means of breaking the way towards a really systematic policy of afforestation. This policy, however, can only be undertaken by the Keren ha-Yesod, and will have to be pursued by it until such time as the gradual progress of the country and the growth of the Jewish colonisation will make it possible for the Government of the Jewish Commonwealth to take the work over. //

The purely "colonising" value of afforestation as a means of providing livelihood for large numbers of settlers can be gauged, for instance, by the fact that about 400,000 people in Germany and about 150,000 in old Austria lived before the War by forestry. To these figures should be added numbers of those who earn their bread by industries dependent upon forestry,—saw-mills, carpentry, cabinet-making, etc. Such industries can only attain their full development when the forests are sufficiently mature, but in the meantime the processes of "nursing" the saplings, "terracing," etc., would by themselves, even under the very moderate scheme of the Keren ha-Yesod, give permanent employment to thousands of workers. According to calculations made in Palestine, the planting of 100,000 dunams (about 20,000 acres) would give employment to 3,000 workers for four years. The sand dunes alone, without counting the hills and marshes, cover, as mentioned above, 500,000 dunams: the whole area suitable for afforestation can be reckoned to contain about 8,000,000 dunams (1,600,000 acres).

There can obviously be no question, for the present, of planting trees on the whole of this area. We must begin with planting such portions of it as are, or will be, owned by Jews or Jewish institutions, or such waste lands (in the neighbourhood of Jewish

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settlements) as are likely to come eventually under Jewish control.

The expenditure involved by the scheme will, of course, vary in accordance with the fluctuations of the cost of land, raw materials, machinery, and labour. In the present state of the market the planting of 100,000 dunams means an outlay of £1,500,000 for five years, or £300,000 per year. It is hoped that, in view of the general fall of prices, we shall perhaps be able to attain the same result at the cost of £200,000 per annum allotted to afforestation in the Keren ha-Yesod scheme.

Health.

The scope of preventive medicine in progressive countries has extended beyond the removal of insanitary conditions, even beyond the idea of the prevention of disease; it has reached what may be called its positive phase, the promotion of health in the individual, and the establishment of the whole complex of environmental conditions that promote health.

Whereas in the past emphasis was necessarily laid upon the abolition of gross insanitary conditions affecting the population *en masse*, medical science, whilst, of course, ever mindful of the removal of such abuses, now turns to the study of the individual. It is recognised that a sick person, just as much as a polluted water supply, can be the centre for the spread of disease. "With regard to disease," writes the Chief Officer of the Ministry of Health for England and Wales, "the first line of defence is a healthy, well-nourished and resistant human body."

Just as in agriculture Palestine will demand a most intensive system of cultivation, so in "homo-culture"—if we may be pardoned the word—the most intensive system of preventive medicine is needed. Medical science must secure for each individual in Palestine the most advantageous environment. Every individual must have, within the limits of our knowledge, fullest opportunity for right growth. The requirements of preventive medicine may be considered under the following classification:—

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- (1) The prevention and treatment of disease, infectious and non-infectious.
- (2) Hygiene—public, domestic and personal.
- (3) Maternity.
- (4) Infant welfare.
- (5) School hygiene.
- (6) Research.

The application of these fundamental principles to the conditions of Palestine requires a brief exposition.

I. PREVENTION OF DISEASE.

There is disease in Palestine as there is in other countries; a great deal of it is preventable as it is in other countries. Among the outstanding endemic and infectious diseases of Palestine almost entirely preventable is—

(A) *Malaria*.

Investigations carried out before the war demonstrated the presence of malarial parasites in 21.5 per cent of the Jewish, and in 23 to 27.3 per cent. of the Arab inhabitants. Something like one-quarter of the population suffer or have suffered from malaria. Malaria not only causes death directly and indirectly to adults and children, but is responsible for a great deal of the lassitude and loss of energy that is complained of in infested countries; it undermines the constitution and makes the sufferer less resistant to other infectious diseases. It must be borne in mind that every person harbouring the malarial parasite is a possible source for the spread of this disease to other people. Malaria can be exterminated in Palestine as it has been elsewhere, notably in the Isthmus of Panama, under the direction of the late Surgeon General Gorgas. Malaria is

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caused by the presence of certain organisms in the blood. These are introduced into the blood of a healthy person by the bite of a certain species of mosquito (*Anopheles*), which has sucked in the previous bite the blood of a person suffering from malaria. The principles upon which we rely for the prevention of malaria are simple, and are derived from our knowledge of the way the disease is spread:

(a) We must prevent the breeding of malaria-bearing mosquitoes. Mosquitoes lay their eggs in water. Marshy lands, pools and slow running waters at the margins of rivers or lakes, cisterns, water-troughs, stables, ditches, water collected in puddles, buckets, etc., are among the places where mosquitoes breed.

(b) We must prevent mosquitoes from biting human beings.

(c) We must get rid of any malarial organisms from the blood of persons who, notwithstanding defences (a) and (b), have become infected with malaria.

Modern methods of anti-malarial work are best shown by the example of the Panama and Havana campaigns.

In Panama, where conditions are most favourable for the multiplication of malaria-breeding mosquitoes, the disease has been controlled at a reasonable cost. Anti-malarial work included:

(1) *Attack on propagation areas* by filling all depressions that could hold water, not forgetting hoof-marks, wheel-tracks, and badly cut-up land.

(2) *Attack by drainage.* Experience proved this to be the all-important and most effective way of eliminating malaria. Besides, the bottoms of small streams and ditches were lined with stone or concrete. Work of this nature cost about twelve cents (6d.) per square foot, but it did away with the pre-

vious expenditure on cleaning and ditch maintenance. It was found most important to combat the existence of blocked water-courses as they encourage the formation of new swamps and make ideal breeding grounds for the larvæ.

(3) *Attack by oiling.* Under those unfavourable conditions where larvæ were still to be found in bodies of water notwithstanding filling and drainage, oil was the most commonly used larvacide. This included kerosene, crude oils of paraffin and of asphaltum base, and the various distillates, also crude creosote, eucalyptus and juniper oil. The most serviceable method of applying oil was the "drip method"—drops of oil falling upon the surface of the water from a specially designed container with sufficient frequency and in such a manner as to form a continuous thin film of oil over a certain area. About 600,000 gallons of crude oil were used annually.

(4) *Attack by larvacides.* A special product named "larvacide" was introduced in Panama which was found superior to oil. Various formulæ can be obtained, though none so far has fulfilled all the requirements.

(5) *Attack by natural enemies.* A great deal of mosquito and larvæ destruction was wrought by small top-feeding fish, such as minnows, etc., by dragon flies, water beetles, spiders, ants, small lizards, birds and bats.

(6) *Attack by clearing bodies of water.* By removing vegetation, algae, and drift from bodies of water much of the food and most of the protection of the Anopheles was withdrawn.

(7) *Attack by removal of jungle.* The removal of tall grass, jungle and brush was a great aid in the campaign against the mosquito.

(8) *Screening and practical destruction of adult Anopheles in houses.* By protecting dwellings with mosquito-proof material a certain degree of safety was ensured. Copper gauze for the protection of

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windows was generally found the most satisfactory medium and cost about fifty cents (2s. 1d.) per square yard. As to doors, they should be solid, light, and rapidly self-closing. A systematic daily destruction of *Anopheles* found within houses was also introduced.

The anti-malarial campaign in Havana started after 1900.

From 1890-1900 5,443 deaths from malaria were registered (out of a population of 350,000).

From 1900-1910 only 444 deaths were due to malaria (with a largely increased population).

Recent statistics prove that malarial fever has been almost stamped out from Havana and its suburbs.

In the Isthmus of Panama the methods of malarial control applied were put to incomparably severe test, and the results were even more satisfactory, proving that malaria in the tropics may be kept down to a minimum rate without any prohibitive expenditure. Preventive measures in the canal zone, an especially infested area, cost less than one cent (½d.) a day for each person.

These methods, with a few modifications to meet local conditions, recommend themselves for the anti-malarial campaign in Palestine.

Among the specific local conditions which favour mosquito-breeding, mention should be made of cisterns. Especially in Jerusalem, every house has a cistern where rain-water is stored. Unless these are mosquito-proof—which they seldom are—they constitute a considerable danger. The way of dealing with this inconvenience is discussed below (see paragraph on "Water Supply").

Some of the measures, such as those relating to swamps, lakes and rivers, are extensive and costly, and must be dealt with by a central authority. Others require merely an efficient sanitary control, such as

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those in connection with cisterns, barrels and fountains. It will not only be necessary to issue orders but a band of trained sanitary inspectors will be required in every town, village and settlement, to see that the orders are carried out, and to educate the population as to their meaning.

A few remarks should be added with regard to the treatment of infected persons.

So long as a person who has been infected with malaria retains parasites in his blood, he remains a potential source of danger to others. In the interests of the patient and the community it is essential that the treatment should be continued until the patient can be certified as being entirely immune. What usually happens is that the patient attends a doctor for a few days until the attack is over, and then neglects treatment until another attack. Quinine can now be obtained free in Palestine, but we must go farther and see that it is really taken until the patient is cured.* This will need:—

- (a) A great extension of out-patient clinics in the towns.
- (b) An extention of laboratory means for diagnosis.
- (c) Motor-ambulances, fully equipped, for regular visits to villages and remote settlements.
- (d) Popular lectures and leaflets on the causes of malaria with simple explanations as to prevention and treatment.

This is a rough sketch of the methods by which Palestine can be made malaria-proof; such a cam-

*It is remarkable that among the "Halutzim" groups, engaged now in road-construction, the percentage of malarial cases is comparatively low. This is due to a well-organised —almost "military"—system of quinine-dosing.

paign must be general and thorough. Prevention in the Arab village and thorough treatment of the Fellah is obviously as essential as preventive treatment in the Jewish settlement and of the Jewish worker.

Some part of this programme will be carried out by the Palestinian Government. But its revenue depends on taxation, and we know that even more advanced peoples than those of Palestine cannot be brought to see the economy of paying for stamping out disease. The Jewish people, however, must be brought to see this necessity, and must be prepared to spend money freely in order to obtain a malaria-free Palestine.

(B) *Trachoma.*

This is a chronic, infectious disease of the eyes, so prevalent in the East that it is said that no two Arabs have more than three eyes between them. Perhaps two-thirds of the Arab inhabitants of Palestine and one-third of the Jews are afflicted with it. The principal points which come into consideration in the prevention of this disease are:—

- (a) Although no age is exempt, nurslings and the young are most susceptible.
- (b) It is a family and household disease; i.e., one child in the family or the house conveys the infection to another; it is rarer for a child to become infected at school.
- (c) Infection is conveyed directly to the eyes by fingers, towels, handkerchiefs, etc.
- (d) The disease is closely bound up with conditions of personal well-being and cleanliness; it therefore attacks by preference the poor, because they are underfed and live in over-crowded houses.
- (e) Early diagnosis is essential with early treatment if the terrible complications which too frequently end in blindness, are to be avoided.
- (f) Treatment must be prolonged and constant

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In accordance with these conditions preventive treatment must consist in:—

(a) Improvement in general and personal hygiene.
(See later.)

(b) Specific:

I. *Centres for infant consultations.* The establishments to be opened daily under the charge of a doctor and nursing staff. They should be free to all classes and creeds, with perhaps different hours for Moslems, Christians, and Jews. In these centres attention would be directed to inspection of the eyes and the transference of the children in all suspicious cases to eye specialists for diagnosis and treatment.

II. *Diagnosis and treatment at all schools and institutions.* The work is now only carried out in part. Extension is particularly required to the Arab schools.

III. *In the villages.* Motor-ambulances, with doctor, nurse and equipment should visit periodically all villages and settlements. Nurses should be stationed at central positions and should attend children from the neighbouring villages.

The disease can be stamped out in Palestine with its small population and the general easy accessibility of the towns and villages. It is only a question of money.

(C) *Tuberculosis and other Infectious Diseases.*

No statistics are available as to the prevalence of tuberculosis in Palestine. There is, however, reason to believe that it has attained rather widespread proportions, especially among certain sections, e.g., among the Yemenites. Prevention must be found in improving the housing, feeding and general conditions. Investigations are needed for the early diagnosis of this disease, facilities for the treatment of the patients and their isolation during any in-

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fectious stages. The climate of Palestine, especially in the hills, is peculiarly well adapted for the treatment of tuberculosis.

Palestine is not immune from other infectious diseasees of the temperate zone, from influenza, measles, diphtheria, etc. In general it may be said *prevention* includes:—

- (1) Adequate facilities for medical treatment and nursing.
- (2) Isolation of the sick and disinfection of the premises where the disease occurs.
- (3) Prophylactic treatment by vaccination and inoculation.
- (4) Control of infected persons.

Non-Infectious Diseases.

There is a great amount of preventable disease dependent upon factors other than infection. As an instance of this take—

Mental Disease.

It is beyond the scope of this chapter to consider what general social conditions, if any, can be held responsible for the prevalence of these diseases. It need only be again emphasised that proper diagnosis and treatment are steps in the prevention of all diseases including those of the mind. In Palestine hardly anything has been attempted in this direction. There is one asylum in Jerusalem, but the building is quite unsuitable and the methods of treatment hardly adequate. Beyond this asylum there is no clinic in Palestine where nervous troubles might be treated in their incipient stage. The understanding of the disorders of the mind owes so much to Jewish brains—one need only mention the name of Professor Freud in this connection—that it amounts almost to an obligation to place modern knowledge in this domain at the service of the inhabitants of Palestine.

II. HYGIENE—PUBLIC, DOMESTIC AND PERSONAL.

Under public sanitation we will briefly consider the question of water supplies and the disposal of refuse.

Water Supply.

None of the towns in Palestine are provided with an unimpeachable and adequate supply of water. The cisterns which serve the needs of many of the towns and villages have this in their favour: the lessened danger from an epidemic of water-borne disease such as typhoid or cholera. If the cisterns are fitted with pumps, the masonry properly looked after, and certain other essential but simple requirements fulfilled, the cistern can be made mosquito-proof. For a long term of years cisterns will undoubtedly remain among the chief means for the supply of domestic water. They are economical and not inconvenient. For the larger towns, Jerusalem, Jaffa and Haifa, a public water supply must be found.* It is among the essentials of public health that this should be sufficient, pure and cheap. As to those places where cisterns must remain, their thorough repair and the provision of pumps will mean an expenditure which the owners will, in many cases, not be able to make without a loan from public funds.

Disposal of Refuse.

A Western-trained sanitarian and engineer, thinking in terms of the large industrial cities of Great Britain or the States, would fix on a water-carriage system as the only suitable method for the removal of excreta, even under such different conditions as obtain in Palestine. But the removal of the excreta by water still leaves unsolved the ultimate disposal,

*Tel-Aviv has a modern pipe system; Jerusalem partly so.

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as is shown by the pollution of the rivers in England. Because the excreta are removed immediately from the house, the illusion of the cleanliness and innocuousness of the water-carriage system is fostered. In Palestine, at all events, with its small towns and settlements this system is as unnecessary as it is wasteful and extravagant. From the national economic standpoint the destruction of the excreta instead of their proper utilisation in the soil is an unjustifiable waste. Think of the absurdity of destroying potential manure in Palestine whilst importing it at great cost from South America. Dr. Vivian Poore showed, many years ago, that the principle of the Mosaic system for the disposal of refuse by its shallow burial is at once the most hygienic and the most economical. To adapt the Mosaic method to modern requirements, we can employ either the so-called peat-stool method advocated by Dr. E. Soskin ("Smallholding and Irrigation"), or the deep pit known as the "Bottleneck" type. The fæces are removed periodically, and either applied immediately to the soil or preserved in large water-tight pits till required. The former system will be found most suitable for towns, and the latter for villages. This question should receive immediate settlement before big town-planning schemes, with costly and wasteful sewers, are carried out.

Domestic and Personal Hygiene.

People in Palestine, like people elsewhere, have learnt but little of the art of living: they put up with dirt, discomfort and distress out of ignorance or culpable inertia. There is no excuse for tolerating vermin, or flies, or lack of proper diet.

Flies. With proper disposal of animal and human excreta, flies, even in the hottest parts of Palestine, can be practically exterminated. The gauze screens already mentioned in connection with malarial mosquitoes serve also to keep flies out of the house.

Dictetics. There is a woeful ignorance of the proper use of foodstuffs seen both among the old and the new settlers in Palestine, also very noticeable in the cooperative kitchens. By actual demonstration people must learn that the proper selection of food, its proper cooking and cleanliness are requisite not only for the prevention of disease, but as the psychological foundations of mental and physical development. For many years practical demonstrations will be required in villages and towns, and especially in the schools.*

III. MATERNITY.

How many women lose their lives every year through pregnancy or childbirth in Palestine is unknown. In England and Wales, for every 1,000 babies born, nearly four mothers die (3.89 per thousand). From inquiries made among different sections of the population in Palestine we may be regretfully certain that the proportion there is much higher. There are few facilities for the proper care of women in childbirth; the midwives are few in number and are all too often imperfectly trained; the Rothschild Hospital in Jerusalem has only a few beds at its disposal, reserved, as a rule, for the most serious complications of childbirth. Among the urgent medical needs are:—

- (1) A Maternity Hospital in Jerusalem, with thirty to forty beds, where both normal and abnormal labour may be conducted.
- (2) A trained body of midwives to be stationed in towns and villages.
- (3) Maternity homes in other towns.
- (4) Maternity centres for the prenatal supervision of pregnant women.

*See chapter "Jewel Fund," p. 150.

IV. INFANT WELFARE.

There is no reliable information at hand as to the infant mortality under the Turkish rule. We will only give figures indicating its terrible possibilities: in Jerusalem, during the War, that is up to the British occupation, the infantile mortality in the Boukhara quarters was 411.7 to a thousand births, and in the small Yemenite quarter was said to reach the appalling figure of 920 per thousand births. Matters have, of course, quite changed to-day, but all our information goes to show that infantile mortality, both amongst the Arabs and the Jews, is extremely high.

Official statistics for 1920 show the following rate of infantile mortality in the towns:

	Births	Deaths		Proportion per 1,000 births
		Under 1 year	...	
Jerusalem	724	122	...	168.40
Hebron	351	65	...	185.18
Haifa	192	53	...	276.04
Jaffa	525	179	...	340.95
Gaza	369	58	...	159.89
Nablus	298	61	...	204.69

(The strikingly high figures for Jaffa and Haifa are attributed to the fact that in these two towns—apart from Tel-Aviv—the conditions of water supply and drainage are the worst.)

The immediate needs are:—

- (1) An adequate maternity service as sketched in the last section.
- (2) Infant consultation centres in the towns, where the children could be brought regularly for consultation and advice; these centres would also serve for the recognition of malaria and trachoma among nurslings.
- (3) Ambulatory services for the villages with a proper nursing staff.

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(4) Baby crêches, where the children of the poorer classes may be brought to spend their days until they pass into the school.

V. SCHOOL HYGIENE.

During the last few years it has been increasingly recognised that medical science can render valuable services to education. The school doctor is now everywhere welcomed as an adjunct to the teaching profession.

School hygiene, linked with education and medicine, is concerned largely with the following educational considerations:—

I. *Environment at school*—dealing with—

(a) The site of the school, its planning, size of class-rooms, heating, lighting, shading, ventilation, sanitation, closets and lavatories, playgrounds, drinking water.

(b) Open-air schools.

(c) Special schools for the mentally or physically defective, such as the deaf and blind.

(d) Proper equipment—seats, desks, blackboards, printing of books, paper.

(e) Child feeding.

II. The medical *inspection* of school children.

III. The *education of parents* in child-health, by special conferences, and by their presence at medical inspections.

IV. The *hygiene of the teaching profession* and the medical care of the staff. This should also come within the scope of the school doctor.

The American Zionist Medical Unit ("Hadassa"), in conjunction with the Hebrew Board of Education, has made a praiseworthy beginning with the medical inspection of schools. In time this must extend to

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dental inspection, with complete arrangement for the treatment of all children and their "following up."

VI. RESEARCH.

All progress in the practice of medicine is connected not only with advance in medicine itself, but in all sciences, biological and physical. Medicine benefits by all the newest discoveries in physics, chemistry, biology. The medical laboratory is only one side of medical research; advantage must be taken of the out-patient department and of the consulting-room for the study of earliest signs of disease; the general medical practitioner, as well as the specialist, is able to render most important contributions to the advancement of medicine. Apart from the general contribution which Palestine can make to research in medicine, it is practically a *terra incognita* in sub-tropical diseases. There have been, in the last couple of years, epidemic diseases due to factors not yet recognised and requiring time and study for their proper investigation. A research department adequately staffed and equipped, is not a luxury for the future, but a necessity of the moment.* It is now, before the great influx into Palestine begins, that we must be alert to safeguard the newcomers as well as those already in Palestine, to give them every assistance in avoiding disease and in securing for them all the conditions that make for a sound physique.

CONCLUSION.

We have given, in barest outline, a sketch of the present needs of preventive medicine in Palestine.

What is it going to cost? it will be asked. The answer can be given in the motto of the Department

*See chapter "University," p. 136.

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of Public Health in New York: "Public Health is purchasable."

It is for the Jewish public to say how much health they will purchase for Palestine.

FINANCIAL ESTIMATE.

No inconsiderable part of the work here outlined is already being carried out by the American Jewish Medical Unit; other parts require completion, and some fresh developments must be created.

Outside Jerusalem and Saffed, there are no properly arranged hospitals. Most urgent is the need of new hospitals in Tiberias, Haifa and Jaffa.

It is not possible, in view of the fluctuation of prices, to give anything like an accurate estimate of the costs. But we may assume that a hospital for, say, fifty beds will cost at least £10,000-£15,000, whilst its installation and equipment may be taken as another £3,000.

New Hospitals, etc.

	£
Tiberias, Haifa, Jaffa: three general hospitals	40,000
Installation	10,000
Jerusalem Maternity Hospital (thirty beds)	7,000
Installation	2,000
Jerusalem Ophthalmic Hospital (thirty beds)	7,000
Installation	2,000
Jerusalem Asylum (extension and rebuilding)	6,000
Jerusalem New Out-Patient Departments X-ray Laboratory, and additional Research Departments	6,000
Infant consultation clinics in Jerusalem, Haifa, Jaffa, Tiberias, Saffed (buildings and equipment)	5,000

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Immigration Department: Hospital and Nursing Staff, Isolation Hospital	7,000
Nurses Training School (Jerusalem)	...		5,000
Three Motor-Ambulances, fully equipped, in constant use	...		3,000
			<hr/> £100,000 <hr/>

Annual Expenditure (including the "Hadassa.")

			£
Hospitals and Out-Patient Departments in Jerusalem, Haifa, Jaffa, Safed, Tiberias, and in the agricultural colonies	...	...	150,000
Sanitary work, including malaria and trachoma campaigns	...		40,000
Workers' Camps Hygiene	...	...	50,000
School Hygiene	...	...	20,000
Infant Welfare	...	...	10,000
School for Nurses	...	...	2,000
Research Departments	...	...	8,000
Drugs, Instruments, etc., and General Administration	...	...	20,000
			<hr/> £300,000 <hr/>

The Schools.

The founding of Hebrew schools in Palestine was a natural outcome of the Zionist movement from the very beginning, but the rapid development of our school system only dates from the year preceding the War, when the aggressive Germanising attitude of the "Hilfsverein der deutschen Juden" resulted in an enthusiastic campaign in favour of Zionist 'all-Hebrew' schools, and the consequent extension of our school-system. It is a highly significant fact that the origin of our present network of schools was not due to any "expansionist tendencies" on the part of the Zionist Organisation in the sphere of education, or to any decision forced upon Palestine from abroad, but, on the contrary, to a spontaneous movement of the nationalist Jews in the country who rose in defence of our national language. Having managed to hold its ground, to a great extent, even under war conditions, thanks to the generous support of the American Zionists, our school system has since rapidly recovered and developed, absorbing in the process the bulk of the former schools of the Hilfsverein, of the Alliance Israelite and of the I.C.A. This absorption, again, was brought about not by any deliberate competition and struggle, but by the natural process of attraction alike of teachers, parents, and even administrations, towards a co-ordinated and truly national school system.

Thus it has come about that, besides the schools actually founded by us, there are schools partly or wholly supported from other sources (such as the

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I.C.A.), which have accepted the Hebrew language, our programme and the supervision of our Board of Education. In all, the Hebrew schools in Palestine numbered in the school year 5680 (1919-20) 110, comprising 11,220 pupils and 584 teachers.* To these should be added about 1,200 pupils attending evening courses for adults, and Craft schools with Hebrew as the language of instruction. This means that over 80 per cent. of Jewish school children in Palestine receive a Hebrew education. The remaining 20 per cent. are being educated in non-Hebrew establishments (including missionary schools), some of which, however, as for instance the schools of the Alliance Israelite, have, under our influence, developed the study of Hebrew.

Hebrew education in Palestine begins with the kindergarten similar to those in Europe run on Fröbelian lines, although recently experiments have been made with the Montessori methods; but they have also distinctive special tasks—the struggle against the uncleanness and diseases of the East, and especially the "grafting" of Hebrew as a mother tongue. Then come the elementary schools, of which there are about sixty, each normally having eight forms. In the colonies they are for both sexes, in the cities boys and girls are separated. The curriculum includes the Hebrew language, prayers, Mishna, Bible, and Aggada; the geo-

*In the current year, 5681 (1920-1921), there are 53 kindergartens, with 127 teachers and 2,713 pupils; 63 elementary schools (305 teachers, 8,368 pupils); 6 secondary schools (63 teachers, 902 pupils). Total (including various other establishments), 135 institutions, with 523 teachers and 12,830 pupils. Of this number Jerusalem has 33 schools (171 teachers, 4,408 pupils); Jaffa 17 (105 teachers, 2,769 pupils); Haifa 6 (32 teachers, 740 pupils); Tiberias 4 (22 teachers, 553 pupils); Safed 4 (22 teachers, 554 pupils); other towns 7 (11 teachers, 207 pupils); agricultural colonies 58 schools (130 teachers, 2,568 pupils). There also are 6 schools, with 30 teachers and 1,031 pupils, in Syria.

graphy of Palestine and Jewish history; for general subjects, arithmetic, geometry, the elements of natural history, physics, history and geography, drawing, singing, gymnastics, some idea of agricultural work for boys, and needlework for girls. In the city schools one foreign language is taught.

Our Board of Education is now striving to democratise the secondary education so that the high schools shall begin where the elementary schools leave off, and *all* children shall, of necessity, pass through the latter. For the moment, however, this has not been accomplished, and most of our secondary schools provide for children from the lowest form upwards. We have now in Palestine two high schools (mixed) in Jerusalem and Jaffa; a technical school in Haifa*; two training colleges for teachers, for boys in Jerusalem and for girls in Jaffa; the Orthodox teachers' training college in Jerusalem; an agricultural school in Petah-Tikva, a commercial high school in Jaffa, and three music schools (Haifa, Jaffa and Jerusalem) as well as the Arts and Crafts school ("Bezalel") in Jerusalem. The teaching of Latin has recently been abolished, and instruction in commerce and book-keeping introduced. Otherwise their curriculum is very much like that of similar establishments in Europe, and their certificates have been recognised for purposes of admission by the Universities of most European countries.

A certain number of our schools are of the "Orthodox" type. In these schools emphasis is laid on the study of the Talmud and cognate subjects and on the observance of religious prescrip-

*Not to be confused with the "Technical College" of Haifa. In February, 1920, the Zionist Organisation acquired the title to the Technical College building held by the "Hilfsverein." The building, though excellent, is still incomplete; the cost of the necessary repairs is estimated at £10,000, and the equipment expenditure at £15,000. The annual budget would amount to approximately £8,000, with an additional £6,000 for the workshops.

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tions. According to the regulations in force, any Orthodox school is entitled to come under the Board of Education claiming maintenance, provided it gives instruction in Hebrew (with Sephardic pronunciation), teaches a certain minimum of general subjects, and satisfies hygienic conditions.

A final agreement as to the management of the Orthodox schools was reached at the Annual Zionist Conference in July, 1920, between the Mizrachi and the General Zionist Organisation. The Jewish Board of Education in Palestine is to consist of nine members, three of whom will be nominated by the Orthodox bodies. They, together with other Orthodox representatives, will constitute a Supervising Committee for the Orthodox schools. That Committee will have full control over all the internal affairs of the schools under its authority. Thus all our schools in Palestine are placed under one administration, which is yet representative of all the various bodies interested, and able to supply all the necessary safeguards for the Orthodox elements of the population.

During the first period of our school-development the curriculum did not display either sufficient variety to cover both the city and the village type of schools, nor enough independence of European models to render it quite suitable to local conditions.

Palestinian educationalists themselves keenly recognise this fact. Something has already been done of late to remedy these defects; for instance, commercial and agricultural schools have been founded, and the teaching of agriculture more fully developed.

No doubt many reforms will be introduced and our schools will have to undergo many modifications before the final true Jewish-Palestinian type (or types) of school is evolved.

It is hardly necessary to dwell much upon the actual achievements of our schools up to the present. First and foremost, however, they have

brought up a generation of Jewish children for whom Hebrew is, and always will be, the principal language. Other nations call such a language the "mother tongue," in our case it is the "school tongue." Most mothers in Palestine are not yet in a position to teach their children Hebrew, but not a few mothers have "picked up" Hebrew from the chatter of their children at home when school-hours are over. And this important work has been accomplished under most unfavourable conditions, with practically no text-books or school requisites, in spite of the influence of parents speaking a foreign language, and mostly by teachers who had first to make Hebrew a living language for themselves. No wonder that this tremendous task absorbed most of their powers during the first period.

Moreover, the influence of the Palestinian school has reached far beyond the frontiers of Palestine. Many a Jewish father, unable to settle there himself, sent his child to our schools to breathe there "the air of Palestine which makes man wiser," as our forefathers used to say. It is enough to mention that just before the War, considerably more than half the pupils of the Jaffa Gymnasium hailed from abroad.

The total expenditure of our Education Department in Palestine during the year 5680 (1919-20) amounted to about £110,000. This works out at slightly under £9 per year per pupil. If we compare these figures with those of progressive countries we shall not find them unduly high. The corresponding figure for England for the year 1920-21 is estimated by the Board of Education to £10 11s. 4d. The cost of living and the currency in Palestine being quite as high as (if not higher than) in England, our expenditure must be considered comparatively low.

But, however that may be, it is undoubtedly a heavy burden on our shoulders, and our educational

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authorities are eager to effect any reasonable economy. Some suggestions have been made in this direction, but not much can be done. There can be no question of reducing the salaries of the teachers. According to the scale at the present time, a teacher who is a University graduate begins at £E15 per month, and a non-graduate at £E8 per month.* This is considerably less than a good short-hand typist is getting, and is not a living wage. An increase in the salaries of the teachers was decided upon, as a matter of fact, at the Annual Zionist Conference, although the immediate putting into force of that decision proved impossible owing to the financial situation. Neither is it possible to expect much at present from school fees. The income from this source was under 10 per cent. of the expenditure last year, despite every effort to increase it.** This is mainly due, of course, to the poverty of the population in many districts (Jerusalem alone, with its poverty-stricken Jewry, provides about 40 per cent. of our school children). On the other hand, too much pressure in this direction is fraught with the danger of some children being transferred to non-Hebrew schools providing free education—of which there still exists a fair number in Palestine—including *missionary* schools. Better results may be expected when authority is given to the Elected Assembly of Palestinian Jewry to levy special taxes upon the Jewish population, but even then, and for a long time to come, it is not to be expected that the cost

*An increase of 25 per cent. is granted after two years' teaching, followed by 15 per cent. every three years. The maximum is the double of the initial salary. Family allowances: £E1 per month for wife, £E1 for the first child, 500 piastres for the second, and so on.

**The fees are £E4 per year in the kindergarten, £E5, 6 and 7 in elementary schools. Well-to-do parents pay, on the average, £E7 and £E10 respectively. In secondary schools, fees are from £E8 to £E20, but well-to-do people pay £E25.

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of education can be borne locally, taking into consideration our liability also to Government taxation.

It has also been suggested that it might be possible to increase the number of pupils per teacher. The present proportion is, on the average, about 24.5 pupils to each teacher (about 30.1 in the kindergarten, 20.1 in the elementary school), and this no doubt compares unfavourably (from the point of view of economy, not of teaching) with similar proportions in various progressive countries (for instance, 35.8 registered pupils, and 31.8 average attendance per teacher in England). But the special conditions of our school-work in Palestine sufficiently account for this difference. The first and the chief reason is that the language of instruction is not the mother-tongue of the child. The teacher must take special care to make the child speak and think in Hebrew, and has often to counteract the non-Hebrew influence of the child's surroundings—a task which represents a great deal of work totally unknown to his English colleague. In the kindergartens we have to grapple with the tremendous task of caring for the children's hygiene; the unhygienic conditions in the East are too well-known to need comment, and this implies an additional strain on the teacher.

Moreover, we are often compelled to support schools for a very limited number of children, because there are small Jewish settlements at considerable distances from one another, and the climate and conditions of roads and public safety make it inadvisable to let all the children travel to one central village. It is significant that the movement recently started in California for such central schools is only succeeding because the schools are provided with motor-cars in which the children are collected and brought home, a condition which would hardly prove an economy to us.

Most of these handicaps will gradually disappear with the progress of Palestine generally and the

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Hebraisation of Jewry in particular. For the time being, however, we can hardly expect much result from efforts in the direction of economy.

A new task before us is to meet the requirements of the immigrating population. Taking the number of school children in proportion to that of the total population as about one to six (the proportion adopted by the Government of Palestine in statistics), we arrive at an annual expenditure of £1 10s. per immigrant, if the present rate of expenditure be maintained. That would cover the expansion caused by immigration. But it is imperative that we should improve our school-organisation in many respects, with correspondingly increasing budgets.

It is possible that our school policy with regard to the new settlers will, at least in the next few years, be considerably influenced by the character of the present immigration. The majority of the immigrants are, at the present moment, *Halutzim*—young men and girls without family. It seems that the last year's influx of 10,000 newcomers has, owing to this fact, increased the number of our school children in the country by some 300 only. This may be merely a passing phase, but it may also prove, to a certain extent at least, a characteristic feature of the period upon which we are now entering. Should this be the case, fewer schools would be required to cover the needs of the immigrant; on the other hand, we should have to make larger provisions for adults, especially as regards the Hebrew language and various branches of technical instruction. The expenditure would in this case be considerably lower than the present estimates.

Probably the greatest need of our schools is buildings. Comparatively few of them have their own premises; most of them are accommodated in rented houses. Besides causing an unnecessary expenditure, this results in very unsuitable sites having sometimes to be utilised as schools.

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On the whole, very few, if any, of our school-buildings satisfy the elementary conditions of modern school-hygiene; and many are so bad, according to expert opinion, that they would be closed down immediately by any European sanitary inspector. Moreover, even bad premises are not available in sufficient numbers. More building is therefore urgent. A programme worked out in 1919 involves a non-recurring expenditure of £100,000.

Equally essential, although much less expensive, is the purchase of school requisites and the publication of text-books. The minimum immediate expenditure under that heading has been estimated at £5,000. The acquisition of school-requisites is the essential condition of any improvement in the standard of our schools. It is sufficient to mention that in many schools geography is being taught without maps. The expenditure under that heading has been estimated at £10,000.

Lastly, instruction must be provided for the population above school age—in the Hebrew language and also in other subjects. More especially the workmen outside the cities must be provided for, if we are to maintain the democratic—and traditional—Jewish standards of education. For the latter purpose we had at our disposal, last year, less than £2,000; whereas more than ten times that amount every year will be necessary during the coming period if we are to establish our cultural work in Palestine on anything like a proper basis.

We can doubtlessly rely upon a certain amount of help from the Palestinian Government's educational budget in the near future. Last year the Governmental schools—practically all of them Moslem—educated about 11,000 children; but plans are being prepared by the Government Educational Department for 300 new schools. But it should not be forgotten that the proportion allotted in this budget to Hebrew schools can only be, for the pre-

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sent, an insignificant one. Moreover, the Government's schools are not yet up to our standards (which explains their comparative cheapness); nor can the Government be expected, in the immediate future, to do much in the way of higher education so essential for us. There is no successful way out except in the realisation at all costs and under our own conditions of our great aim: that there should be a school within the reach of every Jewish child in Palestine—a school in our own language, carried on in our own national spirit and attaining our own cultural standards.

The University.

The idea of a Hebrew University at Jerusalem is not new. As early as 1901 the Fifth Zionist Congress passed a resolution in favour of the project, and in August 1913 the Eleventh Zionist Congress decided to set about the foundation of the University. The outbreak of the War arrested the work, but on the morrow of the Balfour Declaration the idea was revived; indeed the founding of the University was one of the special objects for which the Zionist Commission was authorised by the British Government to go to Palestine. On the 24th of July 1918 the foundation stone was laid by Dr. Ch. Weizmann on the site purchased for the University on Mount Scopus. There was an imposing ceremony, and the day was declared a public Jewish holiday. Thus the idea of the Jewish national revival in Palestine became inseparably linked with that of the Jewish University, in the minds both of Jews and non-Jews.

During the twelve months preceding the Annual Zionist Conference of July 1920 a good deal of spadework was done in connection with the University. Prof. Geddes and Dr. Weizmann studied the question in Palestine; an Advisory Committee of about twenty Jewish scholars was set up in London (under the Chairmanship of Lord Rothschild, F.R.S.); various Jewish scholars outside England were consulted. Thence emerged a scheme for a beginning of the University, which has received the approval of the last Annual Zionist Conference. This scheme is now to be translated into reality, subject to such modifications as changing conditions may require.

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To call into being a fully-developed University at once was considered neither practicable nor advisable. The erection of the buildings must necessarily be slow and costly, entailing both a big capital expenditure and a heavy yearly budget. There would be a considerable difficulty in securing at once a first-rate staff of Hebrew-speaking lecturers.

We cannot start with final achievements. We have to choose from the various University Departments and Institutes those most suitable to serve as a nucleus for the future complete University, and destined to be of the greatest importance in the development of Jewish learning in Palestine. Various considerations have led to the selection of the following University Institutes for the initial scheme:—

Humanities:—

1. A Department (or Faculty) of *Jewish and Oriental Studies* (philology, literature, history, law, archæology, religion and philosophy, mainly Jewish, but including also Arabic and Semitics in general). This Department is to be a university school for scientific studies, able to offer training to both graduates and post-graduates, and empowered to confer degrees.

2. A *Research Institute for the Hebrew Language*, the object of which will be to guide and assist its modern development by the study of its vast treasure-house of literature.

Science:—

It was decided to begin with Research Institutes, as suggested in 1913-1914 by Dr. Weizmann and the University Committee mentioned above (in which the chief scientific advisor was the late Prof. Paul Ehrlich), and not with teaching faculties. These Institutes are to be transformed as soon as possible and advisable—pre-

sumably within a few years—into complete teaching faculties. Besides their purely scientific interests, the work of such Institutes will include the study of local problems connected with their respective sciences, and the training of a limited number of post-graduates, such as local teachers, technicians, doctors, desirous of pursuing their studies or keeping their knowledge up to date. The initial scheme comprises *Institutes of Physics, Chemistry, and Microbiology*.

In addition to the above scheme (adopted by the Annual Zionist Conference), it has now been decided by the Zionist authorities, in view of special local requirements, to include in our programme the establishment of a School of Law and Economics attached to the University. Although it is to serve as a nucleus of a future Faculty, it will not, at the beginning, confer University degrees; its main object will be the practical one of training officials and business men, and affording them specialised knowledge of the local legal and economic conditions, and of the social and economic life of the Jewish people.

In addressing ourselves to Jewish readers, it is hardly necessary to dwell upon the importance of Universities in general, and of a Jewish University at Jerusalem in particular. The only point that should here be emphasised is the necessity to begin *at once*. The need for higher education in Palestine may not be felt so strongly to-day, but in a very few years the Jewish population in Palestine will be large enough to require a University, and moreover, as soon as the world's political and economic conditions are sufficiently settled to allow Jewish students in search of a University to come to Palestine from the settlements of Eastern Europe and from the Near East, the lack of a University ready to receive them would be nothing short of a disaster. For that time near at hand we must prepare, because a University

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cannot be created in a year—not even by the magic wand of gold. This is particularly true in a country like Palestine that lacks those foundations which, in other countries, even a "new" University finds generally ready: buildings, laboratories, libraries, and especially a teaching staff. But, apart from this purely practical point of view, the political side of the question should also be taken into account. Our political strength in Palestine, and our prestige and ability to support the Zionist claims before the Nations of the world, will largely depend upon our cultural superiority over the non-Jewish population, or, in other words, upon our rôle of forerunners and bearers of higher civilisation in the Middle East. Until we become the majority, and even long after that, this superiority will be one of the main moral weapons in the defence of our national positions. The University will be the best visible and tangible symbol of this spiritual supremacy. There is, moreover, the danger of being anticipated by other nations. Of that danger we have already received a few warnings—as, for instance, the British School of Archæology, and the Courses in Law arranged by the Government of Palestine.

This urgency, combined with the necessity of a careful preparation, have both inspired the initial scheme described above. The advantage of the Research Institutes, in this respect, is that, even though small, they can reach a high standard in spite of the limited funds available and the restricted housing accommodations. They will not require, or even permit, a large number of students, and, being under no necessity to provide public lectures, will stand in no immediate need of a complete Hebrew terminology. On the other hand, their laboratories and reference libraries will provide the framework of the Science Departments of the University. The Institutes will train a number of post-graduate students who will be available, later on, for junior posts at the University.

and for its Extension Departments, as well as for technical and teaching work in the country. They will, in collaboration with the Hebrew Language Institute, work out a Hebrew scientific terminology. They will also create the scientific atmosphere and conditions essential for the work of a really productive University, conditions which can only grow up gradually, through the presence and work of scientists themselves.

Most of these arguments apply equally to the Departments of Humanities, with the exception of the Jewish Studies Faculty and the School of Law and Economics, for which an appropriate teaching staff can be recruited without delay.

Thus by means of the University Institutes now planned the ground will be prepared, the framework built up, for a complete University in the near future. Pending that achievement, they will yield various important results. The Institutes of Physics, Chemistry, and, even more, that of Microbiology, will greatly help in solving many a practical problem engaging Palestinian technicians and physicians, who must at present go for first-rate scientific advice and opportunities of work to Europe or America. A number of young men and girls educated in Palestinian high schools will be enabled, without leaving the country, to pursue their studies, and to qualify in the Departments of Jewish and Oriental studies or in the School of Law and Economics. There is perhaps an even more important aspect. At present a graduate settling down permanently in Palestine feels himself condemned to a steady process of deterioration of his scientific standard. Our University Institutes will enable him to keep abreast with the progress of science, and an enormous gain both for the country and the individual will follow. The presence in Palestine of a number of scholars of University standard will raise the level of the whole intellectual life of the country.

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The establishment of a rich National and University Library will also help much in that respect.

The Institutes devoted to the Hebrew language and the Departments of Jewish Studies and Semitics, because established in Palestine itself, will be able to reach a standard unique amongst the Universities of the world, and may thus attract scholars from all quarters, including the rich and "happy" Jewish settlements of Western Europe and America. It is a need which has been expressed by representatives from various countries containing large Jewish populations; and an influential body of Anglo-Jewry (the Jewish War Memorial Board) has already been considering the establishment of scholarships at the School of Jewish Studies at Jerusalem for Anglo-Jewish students—the future teachers and rabbis of their community.

Pessimists have sometimes doubted the possibility of enrolling any but a second-rate staff for our University. Such doubts are hardly justified. The institution, even at its initial stage, could provide an ideal scientific home for a number of Jewish scholars, who in many countries are feeling ever more acutely the bitter tragedy of their position. And as a matter of fact the Jewish world of science is anything but indifferent towards the scheme. The Zionist Organisation has received ample proof of the eagerness of many Jewish scholars to assist in the building up of the University, so that there can no longer be any doubt of our ability to secure a staff of which no old-established European University need be ashamed. Warmest expressions of sympathy and often of active interest have been forthcoming from a great number of Jewish scholars, both Zionists and non-Zionists, including such well-known names as Professors L. Brunschwig, A. Einstein, S. Flexner, S. Freud, I. Goldzieher, Sir I. Gollancz, Senator A. Loria, A. Wassermann, and many others. It is, of course, not suggested that the

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Jerusalem University staff will include these names; but the support of such prominent men of learning is a good omen for the standard of the future University.

The first beginnings towards the realisation of our University scheme have already been made. The old "Bait-Neeman" Library, of about 35,000 volumes, is being developed into a National and University Library. The Grey Hill house and estate on Mount Scopus have been purchased for £15,000, and will accommodate (after reconstruction and extension) the Science Research Institutes. The Humanities Departments will be accommodated for the time being in a suitable house to be rented.

The cost of establishing and running the University Institutes, as planned at present, has been roughly estimated at £100,000 non recurring expenditure (principal items: equipment of the laboratories, purchase and reconstruction of the house, acquisition of reference libraries), and £50,000 yearly budget (principal items: about £30,000 in salaries and wages for a University staff of about forty persons, and about £20,000 for current expenses).

The funds for the University expenditure are to be supplied through the Keren ha-Yesod. But in view of the unique character of this undertaking it has been decided to establish a special "University Fund of the Keren ha-Yesod," thereby allowing donors to earmark their donations for the University, or even for any special item of University expenditure (such as equipping of a laboratory, erecting buildings, acquiring a library for a department or a special subject, endowing a professorship or lectureship in perpetuity, or for a longer or shorter period, even for the acquiring of some particular apparatus or book). The whole of the University Fund will be devoted to the University, without deduction for other Zionist purposes.

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The realisation of our initial scheme will depend upon the University Fund of the Keren ha-Yesod. The future of the Jerusalem University is now in the hands of the Jewish nation. One can only pray with Prof. Einstein, "that the University may become a new 'Holy Place' to our people."

Jewish Troops.

When the Jewish Legion movement began in the spring of 1915 its initiators stated quite clearly that they considered their scheme as of even more importance for peace than for war-time. Subsequent events have given ample corroboration of this point of view. We need not recall these events in detail; it will be enough to mention the Jerusalem riots of April, 1920, which would never have occurred had not four-fifths of the Jewish contingent been demobilised some six months before that date.

Moreover, Jewish troops in Palestine are indispensable not only to prevent the recurrence of anti-Jewish riots. The justification of their maintenance lies far deeper. The British taxpayer, however sympathetic, shrinks from what may look like paying out of his own pocket for the establishment of a Jewish National Home in Palestine; and he is at least as reluctant to let his sons take any risks for the sake of the Jews and of their Zionist aspirations. There should be no mistake about this: the clearer we realise it the better for us. Should anything happen in Palestine or on its frontiers resulting in casualties, strong resentment would inevitably follow even among those circles of the British public which, as for instance, organised Labour, have always given Zionism their whole-hearted support. The event itself might be quite unconnected with any Zionist or Jewish issue; it might be just a mere frontier skirmish with a Bedouin tribe, such as could easily happen in any country on the borders of civilisation; but all our enemies would say that it occurred because of Zionism, and some of our friends

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would believe it. A few cases of this kind could weaken our political position enormously. Even now that Palestine in the quietest corner of the Middle East our opponents are constantly hammering on this main point: that Great Britain "can only promote Zionism by keeping a large army in Palestine." We know, and so do just the loudest of our antagonists, that the armed force required to keep order in Palestine will, as soon as general peace is established, sink naturally to a very moderate size. But the battle cry "All trouble is due to Zionism" might become dangerously popular. And, should the slightest trouble really occur, and should a list of casualties contain English—or Indian—names only, even the best of our friends in London would feel heavily handicapped in their defence of a pro-Zionist policy.

Such lists of casualties—should so sorrowful a contingency ever arise—*must* contain Jewish names. This is not only a dictate of justice—this is a dictate of political safety. The Jewish Legion must become one of the main points of the political programme of Zionism.

This involves a financial problem which will soon have to be faced and solved. The British taxpayer is overburdened with rates and taxes, and one of the most irritating heads of expenditure is the Army. It only cost him 28,000,000 pounds before the War; the estimates for 1921-22 include 26 millions "for Mesopotamia and Palestine" alone. More than four-fifths of this sum is, of course, apportioned to Mesopotamia, and in the total military budget of Great Britain the Palestine expenditure is, indeed, only a small fraction—under one-twentieth. Moreover, the protection of the Suez Canal, especially in view of the changed condition of Egypt and the general unrest in the Orient, necessitates an adequate force, for which the most suitable station is Palestine. The importance of the Holy Land as a bulwark of the Canal has been strongly emphasised

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by many military authorities during the War. But it would be unwise of us to ignore the fact that this point of view is being contested to-day in some very authoritative quarters, and that, whatever the truth of it may be, the Palestine military expenditure is admittedly unpopular at the moment. The demand to-day that the Army should be reduced to its pre-war standard is practically general.

So far this reduction has not been effected, nor is there any prospect of its materialising this year. So long as this is the case there seems to be ample justification for demanding that the Jewish units should be maintained with the rest of the present establishment. But this can only be a palliative, and it is obvious that, in the not very distant future, the existence of Jewish troops in Palestine can only be ensured if the Jewish people undertakes to share in the corresponding expenditure.

Fair-minded opinion in Great Britain will, of course, readily agree that this share can only be a comparatively modest one, in accordance with the limited resources at our disposal. Israel is not a State and cannot be expected to raise public money on the same scale as one of the wealthiest nations of the world—the British nation. Moreover, no unprejudiced person can deny that Jewish troops stationed in Palestine would serve not only Jewish but also British interests. Even putting aside Palestine's rôle in the protection of the Suez Canal, the mere task of defending public order in the country itself is one of the first duties of the Mandatory Power.

An arrangement will have to be found in accordance with all these considerations. The details of such an arrangement can evidently not be discussed here. The following data will suffice to give the reader some rough idea of what we might reasonably be expected to supply. There can be hardly any question in the immediate future of the Jewish "Treasury's" being able to defray such expen-

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dition as equipment, tents, ammunition, etc.—military *materiel* of which large, not yet exhausted quantities have been stored during the War. The item where the Jewish share might efficiently come in is the pay on the *personnel*. The present pay of a private in the British Army is 3s. a day; before the War it was 1s.; in the now proposed Palestinian militia a private's pay has been fixed at £E 1 (£1 1s.) per month. This last standard may be taken as the base of our calculations. It would work out at £E 12,000, or rather £E 15,000 per year (taking into account the higher pay of non-commissioned officers) for every battalion of 1,000 men. This, of course, is only a minimum, as it does not comprise the pay of the officers, nor any special allowances. Thousands among the young Zionist pioneers are willing and anxious to enlist into the present Judean battalion. It is only fair to them to expect that lower pay will not in the slightest degree weaken the attraction of the Jewish Legion so far as genuine pioneers are concerned. Any young immigrant prepared to "rough it" in civil occupation will have to content himself with less than the equivalent of "one pound a month and all found."

Though serious, the weight of the expenditure involved should not be over-estimated. It might be useful to recall that every civilian pioneer engaged in any of the proposed "works of national importance" such as afforestation or drainage will cost the Keren ha-Yesod at least £5 to £7 per month. Nor would it be quite fair to reject this comparison on the ground of the time-honoured platitude that classes military expenditure as "unproductive." It hardly deserves such a description in our case. Even without emphasising the standpoint of political safety, already dwelt upon in the beginning of this chapter, as well as the still more important point of "safety" in the most literal meaning of the word, the Judeans have proved an excellent "training dépôt" from the point of view of coloni-

sation. If properly managed, this institution can be turned into a real school of pioneering, without losing anything of its military preparedness and efficiency. It is, besides, not improbable that the "syllabus" for the new Judeans could be modified so as to include the teaching of Hebrew and English and, during the second year of service, opportunities for training in works of public utility.

It might be suggested—indeed it has been suggested—that the whole difficulty could be settled by forming in Palestine a local army, paid for out of the country's own Treasury. This would be most undesirable, both at the present moment and at any time in the immediate future. Even the small and unostentatious local militia which it is now proposed to raise meets with very weighty objections; a more ambitious scheme would justify the strongest opposition. Palestine is a poor country; its official budget for 1920-21 is much below the Zionist estimate for the year. Any serious financial sacrifice of this character would force the Palestinian Treasury to curtail its already very modest grants for the advancement of agriculture or education. On the other hand—and this is the main point—a military force paid for by the Palestinian taxpayer would have to be a racially mixed force, containing a large proportion of elements whose loyalty to the spirit of the Mandate is, for the present, questionable. This point, on which the least said the better, should nevertheless be borne in mind by every Jewish reader of the present chapter: *sapienti sat.*

The history of the Jewish units in the last War has been told many times; it will suffice, for the purpose of this book, to recall the main facts. The Zion Mule Corps was formed in Alexandria (Egypt) in April, 1915; it was commanded by Lieut.-Colonel J. H. Patterson, D.S.O., and, afterwards, by Captain J. Trumpeldor. The little unit, consisting

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of some 600 men, was employed in Gallipoli, and eventually disbanded in the summer of 1916. The "Jewish Regiment of Infantry" was formed in August, 1917, under the official name of "38th-42nd Royal Fusiliers." The number of enlistments into the new unit—from England, the United States, the Argentine, and from Palestine itself—reached 10,000, but only a half of this number was actually able to be transported to the Palestinian front. In the spring of 1919 the Regiment was officially granted a "Menora" badge, and the name "Judeans." During the winter of the same year most of the contingent was demobilised and the "1st Judeans" was reduced to a mere nucleus, little more than a "cadre," consisting of Palestinian volunteers under Lieut.-Colonel Margolin, himself a Palestinian.

For the future the "Judeans" will have to be considered as one of the purposes for which the Keren ha-Yesod is being raised. The annual expenditure under this heading, though small, may be irksome; but in value, in importance, from the standpoint of both politics and colonisation, the Jewish soldier will be second to none among the main factors of Zionist activity in Palestine.

The Jewel Fund.

(SPECIAL WOMEN'S FUND.)

The Special Women's Fund of the Keren ha-Yesod has been inaugurated by the Women's International Zionist Organisation, with the approval of the Executive of the Zionist Organisation and the Board of the Keren ha-Yesod, to give Jewish women in every country the opportunity to contribute directly, personally, to the rebuilding of the National Home. If they have jewels, their own property, at their own disposal, they can sacrifice their cherished possessions; if they have none, they can give money or gifts in kind; there is not one but can deny herself in the ordinary affairs of life, restrict herself in dress, entertaining, and *menu plaisirs* and give the money thus saved; if even they are indeed poor, they can save here and there a trifle from daily life for the honour of sharing in this Million-pound Jewel and Gift Fund which shall be regarded as the special response of Jewish women to the historic decision of San Remo. Jewish women will not lag behind men in their eagerness to serve.

If it is asked why women desire to devote their contributions to a special Fund instead of simply joining in the general collection, the answer is that Jewish women the world over (women in general are sharing in this wave of thought) are realising that women's strength throughout the centuries has lain in safeguarding and cherishing their own particular side of life, the *home-making* side; and that not even when, as of recent decades in Europe and

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America, they come into the arena and compete in every sphere with men, can they (or the community) permit the exclusively masculine point of view to dominate life, as it has in all the civilised lands for too many years now of the Industrial Era. Woman has her own point of view, her own contribution to make; if this remains unexpressed, the common life of man and woman grows spiritually and materially poorer.

This kind of poverty has been notably evident in Palestine, where all those women (including Palestinian teachers themselves) who have seriously considered the educational system of the Yishuv, have agreed with remarkable unanimity, that the needs of women and girls, in relation to the needs of the country, have been entirely ignored. With two or three almost negligible exceptions in this new land, where the pioneering life must be faced, with all its attendant hardships, there has been no training in "home-making" science whatever. The masculine scale of values has been accepted—a bookish learning has become the standard as well for women as for men, and so a new generation grows up disastrously ill-equipped for the actual conditions.

It has, therefore, seemed to the W.I.Z.O. that it is the women's distinct duty to evolve certain plans for social and educational help, pre-eminently calculated to maintain those standards of health, comfort and brave-heartedness which are absolute necessities if our colonising efforts are not to fail, but which might run the risk of being neglected while men were engaged in the other great problems of reconstruction with which this book deals. These schemes, moreover, make a very special and direct appeal to the interest and experience of women and enlist their practical sympathy.

For convenience we have divided our schemes

into those for social welfare and those for education.

First and foremost we have thought of the Pioneers (Halutzim) now coming into Palestine every week—as gallant an example of national heroism as any nation has ever had to show—doing the roughest work, living in temporary camps wherever the immediate task calls. Hardly any are “out-door” people by training or have experience of camp-life. It is, therefore, a prime necessity to help them to grapple with the new conditions and establish some degree of comfort and hygiene in their daily lives.

Hence our two first schemes:—

I. To erect *Hostels* for immigrants at Jaffa or wherever most needed. Each Hostel to have a dining-room, to serve also as a recreation room, kitchen and store-room. The work will be done by such of the Halutzat as care to receive a simple domestic training most carefully adapted to the conditions of the country in respect of local foods, fuel, methods of cooking, etc., or by girls from the local Jewish population. The Hostel will provide daily meals for a large number of immigrants at a low cost (it is expected this side of the Hostel will become self-supporting, as were Y.M.C.A. Huts) and will thus serve the double purpose of helping in the general care of immigrants on arrival as well as providing temporary accommodation and domestic training. The first Hostel is to be started at once from funds already in hand; others as soon as more money is collected.

In addition it is intended to set up *Recreation Huts with Kitchens* wherever Pioneer camps are working, somewhat on the lines of the Y.M.J.A. Huts during the War.

II. To provide *Travelling Instructors in Domestic Science and General Hygiene for Immigrant groups.*

It is proposed to engage a number of suitably trained women to travel all over the country to the different pioneer groups, staying some weeks in each camp and establishing the standard of comfort and hygiene possible in the circumstances, with the materials available, by bringing to bear modern knowledge of cooking, dietetics and hygiene. The instructors will be women who have made a special study of food values in relation to climatic conditions and understand the essential health precautions. One such lady has already been engaged and will be in Palestine before this book is published; others are ready as soon as funds permit. We would add that such help as this has been already urgently asked for by the pioneers whose health is, unhappily in too many cases, suffering from the strain of the rough conditions, and who realise they have neither time nor requisite knowledge themselves to establish the conditions of maintaining a decent level of health. Our dieticians will endeavour to leave their work in the hands of a small Committee of Management in each camp and will themselves receive help and advice from the old-established colonists, who, having a wide knowledge of the food stuffs available and of general conditions, can help in a very practical way to prepare immigrants for their later life under more settled conditions.

But this pioneering-life of camps is merely the preliminary stage to the gradual permanent settlement of the Halutzim as well as of the more usual type of settlers, i.e., married people with young families. Whether they finally settle on land or in town, their life will be equally beset by all the usual drawbacks of colonists in undeveloped countries. On the woman—wife, daughter or independent worker—as much of the success of such a life depends as on the man, for it is she who must so arrange life as to keep her household in health and good heart. We dare not afford to let her

be worn out in the unequal struggle that inexperience wages against hard conditions. Nine-tenths of the terrible toll in health and life that the earlier colonists' wives paid during their most heroic struggle against unknown hardships is now preventable through modern science and knowledge: it is for us to make sure that the knowledge, and the means to apply it, are accessible to the new settlers now. We have to remember that at first many of the essentials of civilised life will be lacking in the small immigrant settlements. The woman will find herself in a primitive type of house with the scantiest appliances; water will probably have to be fetched, fuel will be dear and of a type unknown to her, help in the household as a rule unobtainable, markets and supplies "casual" and variable, many articles hitherto regarded as indispensable absent, and strange food-stuffs offered which, however excellent, she regards with natural suspicion. Moreover, climatic conditions are new, and life is not easily adjusted to the great heat in the middle of the day and the extremely early rising necessary if work is to be got through in the cool hours and adequate rest taken. Then there are, as in every country, special diseases that demand special precautions. No one knows *instinctively* that, for example, to cope with malaria, *all* standing water must be kept covered—the tiny pond in the garden no less than the great house-cistern, lest mosquitoes breed; or that fever-breeding flies will never disappear till house-refuse is at once destroyed. Doctors and sanitary inspectors may explain all this admirably, but till the mother in the house has taken it to heart, there will be no effective application of their wisdom.

Hence the following schemes:—

III. *The Housewives' Cooperative Guild will provide the essential household-help by means of:*

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(a) *Cooperative Kitchens*, where the available foodstuffs will be best utilised, fuel economised, labour saved.

(b) *Laundries*. This work is too hard for the poor appliances of the small house, and water is too scarce for wasteful private use.

(c) *Domestic Help*. It is proposed to establish in the larger new centres (and gradually in the smaller also) Hostels on the lines of the Cooperative Nurses' Hostels in some of the older countries, whence daily and resident "household helps"—trained as adequately as funds allow—can be sent to settlers' families, to lighten the mothers' burden. It is fully expected that by Jewish women will deem this household work as honourable as Florence Nightingale made sick-nursing, and that the community will learn to honour our Guild as the Nursing Fraternity is now honoured in all civilised lands.

(d) *Emergency Help* of a similar type in times of sickness or child-bearing. This needs no explanation.

In view of the obvious national importance of maintaining child-life amongst the Jewish population in Palestine, and the difficulties of infant-rearing under new conditions, we propose to establish—

IV. *Infant Welfare Centres*, in conjunction with the Hadassah Medical Unit, to deal with the health of the expectant mother and of the child from birth to school-age. Centres will be set up where mothers can bring their babies weekly; nurse and doctor will be in attendance, babies will be examined and expert advice given in regard to food, clothing and general hygiene. It will also probably be desirable, while the country's milk-supply is so poor, to provide some form of dried milk at a low price. The saving of infant-life already effected by such Centres in England, France, Germany, U.S.A., and other older countries is startling. In England, for example, the decline

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in the infantile death-rate from 1900 to 1917 reached the figures of 27 per cent. in the first three months, 50 per cent. from three to six months, 43 per cent. from six to twelve months. We can hope for similar results in Palestine, and are most happy that, through the generosity of the New Zealand women, we are sure of our first Nurse.

All the foregoing plans deal with the present. We have also to look to our future womanhood; hence two Educational Schemes present themselves as vitally important.

V. A School for Domestic Science in Jerusalem. To our mind no girl should grow up in Palestine without the opportunity of acquiring the practical skill and theoretical knowledge that we have indicated above as vital to successful home-making. The Hebrew Board of Education has shown itself entirely sympathetic, and it is therefore proposed to install and equip this School and provide a budget for the first year, after which it is hoped the Board will be in a position to assume the responsibility. The President of the Board has agreed that the School's training shall become an integral part of the curriculum of the elementary schools (each girl will attend so many hours a week in her last two years at school), and later it is hoped to establish advanced courses for teachers of village schools.

This household-training is regarded as an essential element in every Palestinian girl's education, but since it is hoped and expected that a large proportion of our women will be later engaged in agriculture, either as wives or daughters of settlers or as "land-workers," it is of extreme importance that opportunity be provided for specialised agricultural training. Since so great a share of the "small-holder's" success depends on the woman's

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highly technical work of looking after cows and dairy, chickens and bees, growing flowers and vegetables, preserving fruit, it is essential to found:

VI. A Farm School for Agricultural Training, according to a programme drawn up by Mrs. Meisel-Schochet, who was in charge of the Girls' Agricultural School at Kinneret till the War, and has since gained further experience in agriculture, both in England and Holland. The course would last two years and would be mainly a practical one, only so much theoretical work being undertaken as would facilitate the practical work on the farms later on. It is hoped to be able to arrange that about half the places shall be free of charge.

It is one of the well-known defects of our settlements—both urban and agricultural—that Jewish houses seldom possess gardens or vegetable plots comparable to those which surround, for instance, every German house in Haifa or Wilhelma. This is the natural province of the settler's wife and daughters. Active steps should be taken to arouse Jewish women's interest in this respect and to give them at least some rudiments of a corresponding instruction.

An Executive Committee has been formed in Palestine consisting of:—

(a) Representatives of existing Palestinian Women's Organisations—these representatives being women who have already demonstrated their knowledge in the fields of social work, education, labour, etc.

(b) Representatives directly chosen by the Women's International Zionist Organisation. All plans and schemes shall be the joint work of this Palestinian Committee, together with the Executive of the Central W.I.Z.O. in London.

APPENDICES.

Resolutions of the Zionist Conference (London, July, 1920), concerning the Keren ha-Yesod.

I.

The Zionist Conference, appreciating the historic importance of the moment, and realising that the energy of the whole Jewish people must be concentrated on the immense task of the rebuilding of Erez Israel, hereby resolves:—

- (1) An immigration and colonisation fund is to be created under the name of Keren ha-Yesod. This fund is to have a definite status as a legally constituted body.
- (2) This Conference fixes the amount of £25,000,000 as the basis required for the building up of the Jewish National Home in Palestine. . . . This Conference issues a solemn appeal to the whole Jewish people to do its duty and to secure the raising of the Keren ha-Yesod by an extraordinary offering from capital and income. The National Institution of the Ma'aser (tithe) is held up as an example.
- (3) A certificate is to be issued for the amount of each contribution to the Keren ha-Yesod.
- (4) At least 20 per cent. of the funds collected by the Keren ha-Yesod shall be given to the Jewish National Fund.
- (5) Of the further funds collected not more than one-third shall be spent in current expenditure for education, social welfare, immigration, and similar purposes in Palestine for the building up of the Jewish National Home, while at least two-thirds are to be invested in permanent national institutions or economic undertakings.

RESOLUTIONS.

Note I. No part of this Fund will be used for the administrative expenses of the Zionist Organisation.

Note II. No assistance or loan shall be given to private undertakings from this Fund, except in so far as purposes of public utility are thereby served.

(6) An account of the income and expenditure of this Fund shall be rendered and published annually.

(7) The holders of certificates will participate in the administration of the Fund, and in the revenue of the economic undertakings established by the Fund. The suitable form for such participation is to be determined by the Executive, subject to the provision that the rate of interest on the productively invested capital must not exceed a reasonable return.

II.

For the raising of the Keren ha-Yesod on a national scale the sacrifice and co-operation of all classes of the Jewish people is required. The Zionist Conference therefore proclaims it to be the duty of every member of the Zionist Organisation to offer his services for the period of one year, and to place them at the disposal of the Executive.

III.

The Executive is requested to establish a special office in London, the duty of which will be to determine, in co-operation with the Federations and the Jewish National Fund, the ways and means of organising the campaign for the Keren ha-Yesod on a large scale.

Draft of the Mandate for Palestine as submitted by Mr. Balfour on December 7, 1920, to the Secretariat-General of the League of Nations for the approval of the Council of the League of Nations.

THE COUNCIL OF THE LEAGUE OF NATIONS.

Whereas by Article 132 of the Treaty of Peace signed at Sèvres on the tenth day of August, 1920, Turkey renounced in favour of the Principal Allied Powers all rights and title over Palestine; and

Whereas by Article 95 of the said treaty the High Contracting Parties agreed to entrust, by application of the provisions of Article 22, the Administration of Palestine, within such boundaries as might be determined by the Principal Allied Powers, to a Mandatory to be selected by the said Powers; and

Whereas by the same article the High Contracting Parties further agreed that the Mandatory should be responsible for putting into effect the declaration originally made on November 2, 1917, by the Government of His Britannic Majesty, and adopted by the other Allied Powers, in favour of the establishment in Palestine of a national home for the Jewish people, it being clearly understood that nothing should be done which might prejudice the civil and religious rights of existing non-Jewish communities in Palestine, or the rights and political status enjoyed by Jews in any other country; and

Whereas recognition has thereby been given to the historical connection of the Jewish people with Palestine and to the grounds for reconstituting their National Home in that country; and

Whereas the Principal Allied Powers have selected His Britannic Majesty as the Mandatory for Palestine; and

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Whereas the terms of the Mandate in respect of Palestine have been formulated in the following terms and submitted to the Council of the League for approval; and

Whereas His Britannic Majesty has accepted the Mandate in respect of Palestine and undertaken to exercise it on behalf of the League of Nations in conformity with the following provisions;

Hereby approves the terms of the said Mandate as follows:—

ARTICLE 1.

His Britannic Majesty shall have the right to exercise as Mandatory all the powers inherent in the Government of a sovereign State, save as they may be limited by the terms of the present Mandate.

ARTICLE 2.

The Mandatory shall be responsible for placing the country under such political, administrative and economic conditions as will secure the establishment of the Jewish national home, as laid down in the preamble, and the development of self-governing institutions, and also for safe-guarding the civil and religious rights of all the inhabitants of Palestine, irrespective of race and religion.

ARTICLE 3.

The Mandatory shall encourage the widest measure of self-government for localities consistent with the prevailing conditions.

ARTICLE 4.

An appropriate Jewish agency shall be recognised as a public body for the purpose of advising and co-operating with the Administration of Palestine in such economic, social and other matters as may affect the establishment of the Jewish national home

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and the interests of the Jewish population in Palestine, and, subject always to the control of the Administration, to assist and take part in the development of the country.

The Zionist organisation, so long as its organisation and constitution are in the opinion of the Mandatory appropriate, shall be recognised as such agency. It shall take steps in consultation with His Britannic Majesty's Government to secure the co-operation of all Jews who are willing to assist in the establishment of the Jewish national home.

ARTICLE 5.

The Mandatory shall be responsible for seeing that no Palestine territory shall be ceded or leased to, or in any way placed under the control of the Government of any foreign Power.

ARTICLE 6.

The Administration of Palestine, while ensuring that the rights and position of other sections of the population are not prejudiced, shall facilitate Jewish immigration under suitable conditions and shall encourage in co-operation with the Jewish agency referred to in Article 4 close settlement by Jews on the land, including State lands and waste lands not required for public purposes.

ARTICLE 7.

The Administration of Palestine will be responsible for enacting a nationality law. There shall be included in this law provisions framed so as to facilitate the acquisition of Palestinian citizenship by Jews who take up their permanent residence in Palestine.

ARTICLE 8.

The immunities and privileges of foreigners, including the benefits of consular jurisdiction and protection as formerly enjoyed by Capitulation or

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usage in the Ottoman Empire, are definitely abrogated in Palestine.

ARTICLE 9.

The Mandatory shall be responsible for seeing that the judicial system established in Palestine shall safeguard (a) the interests of foreigners; (b) the law, and (to the extent deemed expedient) the jurisdiction now existing in Palestine with regard to questions arising out of the religious beliefs of certain communities (such as the laws of Wakf and personal status). In particular the Mandatory agrees that the control and administration of Wakfs shall be exercised in accordance with religious law and the dispositions of the founders.

ARTICLE 10.

Pending the making of special extradition agreements relating to Palestine, the extradition treaties in force between the Mandatory and other foreign Powers shall apply to Palestine.

ARTICLE 11.

The Administration of Palestine shall take all necessary measures to safeguard the interests of the community in connection with the development of the country, and, subject to Article 311 of the Treaty of Peace with Turkey, shall have full power to provide for public ownership or control of any of the natural resources of the country or of the public works, services and utilities established or to be established therein. It shall introduce a land system appropriate to the needs of the country, having regard, among other things, to the desirability of promoting the close settlement and intensive cultivation of the land.

The Administration may arrange with the Jewish agency mentioned in Article 4 to construct or operate, upon fair and equitable terms, any public

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works, services and utilities, and to develop any of the natural resources of the country, in so far as these matters are not directly undertaken by the Administration. Any such arrangements shall provide that no profits distributed by such agency, directly or indirectly, shall exceed a reasonable rate of interest on the capital, and any further profits shall be utilised by it for the benefit of the country in a manner approved by the Administration.

ARTICLE 12.

The Mandatory shall be entrusted with the control of the foreign relations of Palestine, and the right to issue exequaturs to consuls appointed by foreign Powers. It shall also be entitled to afford diplomatic and consular protection to citizens of Palestine when outside its territorial limits.

ARTICLE 13.

All responsibility in connection with the Holy Places and religious buildings or sites in Palestine, including that of preserving existing rights, of securing free access to the Holy Places, religious buildings and sites and the free exercise of worship, while ensuring the requirements of public order and decorum, is assumed by the Mandatory, who will be responsible solely to the League of Nations in all matters connected therewith: provided that nothing in this Article shall prevent the Mandatory from entering into such arrangement as he may deem reasonable with the Administration for the purpose of carrying the provisions of this Article into effect; and provided also that nothing in this Mandate shall be construed as conferring upon the Mandatory authority to interfere with the fabric or the management of purely Moslem sacred shrines, the immunities of which are guaranteed.

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ARTICLE 14.

In accordance with Article 95 of the Treaty of Peace with Turkey, the Mandatory undertakes to appoint as soon as possible a special Commission to study and regulate all questions and claims relating to the different religious communities. In the composition of this Commission the religious interests concerned will be taken into account. The chairman of the Commission will be appointed by the Council of the League of Nations. It will be the duty of this Commission to ensure that certain Holy Places, religious buildings or sites regarded with special veneration by the adherents of one particular religion, are entrusted to the permanent control of suitable bodies representing the adherents of the religion concerned. The selection of the Holy Places, religious buildings or sites so to be entrusted, shall be made by the Commission, subject to the approval of the Mandatory.

In all cases dealt with under this Article, however, the right and duty of the Mandatory to maintain order and decorum in the place concerned shall not be affected, and the buildings and sites will be subject to the provisions of such laws relating to public monuments as may be enacted in Palestine with the approval of the Mandatory.

The rights of control conferred under this Article will be guaranteed by the League of Nations.

ARTICLE 15.

The Mandatory will see that complete freedom of conscience and the free exercise of all forms of worship, subject only to the maintenance of public order and morals, is ensured to all. No discrimination of any kind shall be made between the inhabitants of Palestine on the ground of race, religion or language. No person shall be excluded from Palestine on the sole ground of his religious belief.

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The right of each community to maintain its own schools for the education of its own members in its own language (while conforming to such educational requirements of a general nature as the Administration may impose) shall not be denied or impaired.

ARTICLE 16.

The Mandatory shall be responsible for exercising such supervision over missionary enterprise in Palestine as may be required for the maintenance of public order and good government. Subject to such supervision, no measures shall be taken in Palestine to obstruct or interfere with such enterprise or to discriminate against any missionary on the ground of his religion or nationality.

ARTICLE 17.

The Administration of Palestine may organise on a voluntary basis the forces necessary for the preservation of peace and order, and also for the defence of the country, subject, however, to the supervision of the Mandatory, who shall not use them for purposes other than those above specified save with the consent of the Administration of Palestine, and except for such purposes, no military, naval or air forces shall be raised or maintained by the Administration of Palestine.

Nothing in this Article shall preclude the Administration of Palestine from contributing to the cost of the maintenance of forces maintained by the Mandatory in Palestine.

The Mandatory shall be entitled at all times to use the roads, railways and ports of Palestine for the movement of troops and the carriage of fuel and supplies.

ARTICLE 18.

The Mandatory must see that there is no discrimination in Palestine against the nationals of any

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of the States members of the League of Nations (including companies incorporated under their laws) as compared with those of the Mandatory or of any foreign State in matters concerning taxation, commerce, or navigation, the exercise of industries or professions, or in the treatment of ships or aircraft. Similarly, there shall be no discrimination in Palestine against goods originating in or destined for any of the said States, and there shall be freedom of transit under equitable conditions across the mandated area.

Subject as aforesaid and to the other provisions of this Mandate the Administration of Palestine may on the advice of the Mandatory impose such taxes and customs duties as it may consider necessary, and take such steps as it may think best to promote the development of the natural resources of the country and to safeguard the interests of the population.

Nothing in this Article shall prevent the Government of Palestine on the advice of the Mandatory from concluding a special customs agreement with any State, the territory of which in 1914 was wholly included in Asiatic Turkey or Arabia.

ARTICLE 19.

The Mandatory will adhere on behalf of the Administration to any general international conventions already existing or that may be concluded hereafter with the approval of the League of Nations respecting the slave traffic, the traffic in arms and ammunition, or the traffic in drugs, or relating to commercial equality, freedom of transit and navigation, aerial navigation and postal, telegraphic and wireless communication or literary, artistic or industrial property.

ARTICLE 20.

The Mandatory will co-operate on behalf of the Administration of Palestine, so far as religious,

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social and other conditions may permit, in the execution of any common policy adopted by the League of Nations for preventing and combating disease, including diseases of plants and animals.

ARTICLE 21.

The Mandatory will secure, within twelve months from the date of the coming into force of this Mandate, the enactment, and will ensure the execution of a Law of Antiquities based on the provisions of Article 421 of Part XIII of the Treaty of Peace with Turkey. This law shall replace the former Ottoman Law of Antiquities, and shall ensure equality of treatment in the matter of archæological research to the nationals of all States, members of the League of Nations.

ARTICLE 22.

English, Arabic and Hebrew shall be the official languages of Palestine. Any statement or inscriptions in Arabic on stamps or money in Palestine shall be repeated in Hebrew, and any statements or inscriptions in Hebrew shall be repeated in Arabic.

ARTICLE 23.

The Administration of Palestine shall recognise the holy days of the respective communities in Palestine as legal days of rest for the members of such communities.

ARTICLE 24.

The Mandatory shall make to the Council of the League of Nations an annual report as to the measures taken during the year to carry out the provisions of the Mandate. Copies of all laws and regulations promulgated or issued during the year shall be communicated with the report.

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ARTICLE 25.

If any dispute whatever should arise between the members of the League of Nations relating to the interpretation or the application of these provisions which cannot be settled by negotiation, this dispute shall be submitted to the Permanent Court of International Justice provided for by Article 14 of the Covenant of the League of Nations.

ARTICLE 26.

The consent of the Council of the League of Nations is required for any modification of the terms of the present Mandate, provided that in the case of any modification proposed by the Mandatory, such consent may be given by a majority of the Council.

ARTICLE 27.

In the event of the termination of the Mandate conferred upon the Mandatory by this Declaration, the Council of the League of Nations shall make such arrangements as may be deemed necessary for safeguarding in perpetuity, under guarantee of the League, the rights secured by Articles 13 and 14, and for securing, under the guarantee of the League, that the Government of Palestine will fully honour the financial obligations, legitimately incurred by the Administration of Palestine during the period of the Mandate.

The present copy shall be deposited in the archives of the League of Nations and certified copies shall be forwarded by the Secretary-General of the League of Nations to all Powers Signatories of the Treaty of Peace with Turkey.

Extracts from the Franco-British Convention of December 23, 1920.

ARTICLE I.

The boundaries between the territories under the French Mandate of Syria and the Lebanon on the one hand and the British Mandates of Mesopotamia and Palestine on the other are determined as follows:—

On the east, the Tigris from Jeziret-ibn-Omar to the boundaries of the former vilayets of Diarbekir and Mosul.

On the south-east and south, the aforesaid boundary of the former vilayets southwards as far as Roumelan Koeui; thence a line leaving in the territory under the French Mandate the entire basin of the western Kabur and passing in a straight line towards the Euphrates, which it crosses at Abu Kemal, thence a straight line to Imtar to the south of Jebul Druse, then a line to the south of Nasib on the Hedjaz Railway, then a line to Semakh on the Lake of Tiberias, traced to the south of the railway, which descends towards the lake and parallel to the railway. Deraa and its environs will remain in the territory under the French Mandate; the frontier will in principle leave the valley of the Yarmuk in the territory under the French Mandate, but will be drawn as close as possible to the railway in such a manner as to allow the construction in the valley of the Yarmuk of a railway entirely situated in the territory under the British Mandate. At Semakh the frontier will be fixed in such a manner as to allow each of the two High Contracting Parties to

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construct and establish a harbour and railway station giving free access to the Lake of Tiberias.

On the west, the frontier will pass from Semakh across the Lake of Tiberias to the mouth of the Wadi Massadyie. It will then follow the course of this river upstream, and then the Wadi Jeraba to its source. From that point it will reach the track from El Kuneitra to Banias at the point marked Skek, thence it will follow the said track, which will remain in the territory under the French Mandate as far as Banias. Thence the frontier will be drawn westwards as far as Metullah, which will remain in Palestinian territory. This portion of the frontier will be traced in detail in such a manner as to ensure for the territory under the French Mandate easy communication entirely within such territory with the regions of Tyre and Sidon, as well as continuity of road communication to the west and to the east of Banias.

From Metullah the frontier will reach the watershed of the valley of the Jordan and the basin of the Litani. Thence it will follow this watershed southwards. Thereafter it will follow in principle the watershed between the Wadis Farah-Houroun and Kerkera, which will remain in the territory under the British Mandate, and the Wadis El Doubleh, El Aioun and Es Zerka, which will remain in the territory under the French Mandate. The frontier will reach the Mediterranean Sea at the port of Ras-el-Nakura, which will remain in the territory under the French Mandate.

ARTICLE 2.

A Commission shall be established within three months from the signature of the present convention to trace on the spot the boundary line laid down in Article 1 between the French and British mandatory territories. This Commission shall be composed of four members. Two of these members

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shall be nominated by the British and French Governments respectively, the two others shall be nominated, with the consent of the Mandatory Power, by the local Governments concerned in the French and British mandatory territories respectively.

In case any dispute should arise in connection with the work of the Commission, the question shall be referred to the Council of the League of Nations, whose decision shall be final.

The final reports by the Commission shall give the definite description of the boundary as it has been actually demarcated on the ground; the necessary maps shall be annexed thereto and signed by the Commission. The reports, with their annexes, shall be made in triplicate; one copy shall be deposited in the archives of the League of Nations, one copy shall be kept by the Mandatory, and one by the other Government concerned.

ARTICLE 5.

1. The French Government agrees to facilitate by a liberal arrangement the joint use of the section of the existing railway between the Lake of Tiberias and Nasib. This arrangement shall be concluded between the railway administrations of the areas under the French and British Mandates respectively as soon as possible after the coming into force of the Mandates for Palestine and Syria. In particular the agreement shall allow the administration in the British zone to run their own trains with their own traction and train crews over the above section of the railway in both directions for all purposes other than the local traffic of the territory under the French Mandate. The agreement shall determine at the same time the financial, administrative and technical conditions governing the running of the British trains. In the event of the two administrations being unable to reach an agreement within

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three months from the coming into force of the two above-mentioned Mandates, an arbitrator shall be appointed by the Council of the League of Nations to settle the points as to which a difference of opinion exists and immediate effect shall be given as far as possible to those parts of the agreement on which an understanding has already been reached.

The said agreement shall be concluded for an indefinite period and shall be subject to periodical revision as need arises.

2. The British Government may carry a pipe line along the existing railway track and shall have in perpetuity and at any moment the right to transport troops by the railway.

3. The French Government consents to the nomination of a special Commission, which, after having examined the ground, may readjust the above-mentioned frontier line in the valley of the Yarmuk as far as Nasib in such a manner as to render possible the construction of the British railway and pipe line connecting Palestine with the Hedjaz Railway and the valley of the Euphrates, and running entirely within the limits of the areas under the British Mandate. It is agreed, however, that the existing railway in the Yarmuk valley is to remain entirely in the territory under the French Mandate. The right provided by the present paragraph for the benefit of the British Government must be utilised within a maximum period of ten years.

The above-mentioned Commission shall be composed of a representative of the French Government and a representative of the British Government, to whom may be added representatives of the local Governments and experts as technical advisers to the extent considered necessary by the British and French Governments.

4. In the event of the track of the British railway being compelled for technical reasons to enter in

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certain places the territory under French Mandate, the French Government will recognise the full and complete extra-territoriality of the sections thus lying in the territory under the French Mandate, and will give the British Government or its technical agents full and easy access for all railway purposes.

5. In the event of the British Government making use of the right mentioned in paragraph 3 to construct a railway in the valley of the Yarmuk, the obligations assumed by the French Government in accordance with paragraphs 1 and 2 of the present Article will determine three months after the completion of the construction of the said railway.

6. The French Government agrees to arrange that the rights provided for above for the benefit of the British Government shall be recognised by the local Governments in the territory under the French Mandate.

ARTICLE 6.

It is expressly stipulated that the facilities accorded to the British Government by the preceding Articles imply the maintenance for the benefit of France of the provisions of the Franco-British Agreement of San Remo regarding oil.

ARTICLE 7.

The French and British Governments will put no obstacle in their respective mandatory areas in the way of the recruitment of railway staff for any section of the Hedjaz Railway.

Every facility will be given for the passage of employees of the Hedjaz Railway over the British and French mandatory areas in order that the working of the said railway may be in no way prejudiced.

The French and British Governments agree, where necessary, and in eventual agreement with the local Governments, to conclude an arrangement

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whereby the stores and railway material passing from one mandatory area to another and intended for the use of the Hedjaz Railway will not for this reason be submitted to any additional customs dues and will be exempted so far as possible from customs formalities.

ARTICLE 8.

Experts nominated respectively by the Administrations of Syria and Palestine shall examine in common within six months after the signature of the present convention the employment, for the purposes of irrigation and the production of hydro-electric power, of the waters of the Upper Jordan and the Yarmuk and of their tributaries, after satisfaction of the needs of the territories under the French Mandate.

In connection with this examination the French Government will give its representatives the most liberal instructions for the employment of the surplus of these waters for the benefit of Palestine.

In the event of no agreement being reached as a result of this examination, these questions shall be referred to the French and British Governments for decision.

To the extent to which the contemplated works are to benefit Palestine, the Administration of Palestine shall defray the expenses of the construction of all canals, weirs, dams, tunnels, pipe lines and reservoirs or other works of a similar nature, or measures taken with the object of reafforestation and the management of forests.

ARTICLE 9.

Subject to the provisions of Articles 15 and 16 of the Mandate for Palestine, of Articles 8 and 10 of the Mandate for Mesopotamia, and of Article 8 of the Mandate for Syria and the Lebanon, and

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subject also to the general right of control in relation to education and public instruction, of the local Administrations concerned, the British and French Governments agree to allow the schools which French and British nationals possess and direct at the present moment in their respective mandatory areas to continue their work freely; the teaching of French and English will be freely permitted in these schools.

The present Article does not in any way imply the right of nationals of either of the two parties to open new schools in the mandatory area of the other.

Ordinances of H.E. the High Commissioner for Palestine.

I.

LAND TRANSFER.

EXTRACTS.

Whereas an Ordinance of November 18th, 1918, prohibited all dispositions of immovable property pending the re-establishment of the Land Registry Offices; and whereas Land Registry Offices have been re-established, and in order to meet the needs of the people it is desirable that transactions having in view the immediate use and cultivation of land be permitted; and whereas it is necessary to take measures to prevent speculative dealings in land and to protect the present occupants; and whereas a Land Settlement Court is shortly to be established which will adjudicate on all titles, and in the meantime no guarantee of title can be given by the Administration; and whereas it is intended to introduce legislation to secure the ordinary planning of towns in Palestine, and the erection of buildings on land in the neighbourhood of towns will be subject to the control of the Administration; and whereas the Administration is taking measures to facilitate the establishment of Credit Banks in Palestine which will have power to lend on the security of immovable property, and pending the consideration of the establishment of such banks it is desirable to continue the prohibition of sales of land in satisfaction of a mortgage or execution of a judgment, it is hereby ordered as follows:—

1. This Ordinance applies to all immovable property the subject of the Land Law 7 Ramadam 1274, as well as to mulk land, all forms of wakf land, and every other form of immovable property, and shall, so far as it applies, cancel the provisions of the Ordinance of November 18th, 1918.

2. In this Ordinance and in all regulations made hereunder, unless there is something repugnant in the con-

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text, the word "disposition" means a sale, mortgage, gift, dedication of waif of every description and any other disposition of immovable property except a devise by will or a lease for a term not exceeding three years. It includes the transfer of mortgage and a lease containing an option by virtue of which the term may exceed three years. The word "court" shall include any civil religious court competent to deal with actions concerning land, as well as any Land Settlement Court which may be established. The word "land" shall include houses, buildings, and things permanently fixed in the land.

No disposition of immovable property will be valid until the provisions of this Ordinance have been complied with.

4. Any person wishing to make a disposition of immovable property must first obtain the written consent of the Administration. In order to obtain the consent, a petition must be presented through the Land Registry Office to the Governor of the District in which the land is situated, setting out the terms of the disposition intended to be made and applying for his consent to the disposition. The petition must be accompanied by proof of the title of the transferer, and must contain an application for registration of a deed, to be executed for the purpose of carrying into effect the terms of the disposition. The petition may also include a clause fixing the damages to be paid by either party who refuses to complete the disposition if it is approved.

5: If the application for registration is made by an agent or nominee on behalf of a principal the agent or nominee shall make full disclosure in his petition of the principal for whom he is acting, and the immovable property disposed of shall be registered in the name of the principal. If at any time it appears to a court or a registrar that immovable property has been registered under this Ordinance otherwise than in accordance with the foregoing provision, the Court or registrar shall inquire into the case and make a report to the High Commissioner, who may impose upon any of the parties concerned penalties by way of fine or forfeiture not exceeding one-fourth of the value of the property.

6. The consent of the Administration will be given through the Governor of the district in which the land is

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situated, provided that he is satisfied that the person acquiring the property fulfils the following conditions:—

(a) He must be resident in Palestine.

(b) He shall not obtain under this Ordinance property exceeding either in value £E.3,000 or in area 300 dunams in the case of agricultural land, and 30 dunams in the case of urban land.

(c) He intends himself to cultivate or develop the land immediately.

The Governor shall also withhold his consent unless he is satisfied that in the case of agricultural land either the person transferring the property, if he is in possession or the tenant in occupation, if the property is leased, will retain sufficient land in the district or elsewhere for the maintenance of himself and his family. The Governor may refer to the High Commissioner any case in which he withholds his consent.

7. The District Governor shall withhold his consent to a disposition of any immovable property if the land has been sold or otherwise disposed of within a year, and the intending transferer fails to give satisfactory reason for wishing again to dispose of it.

8. Except in cases complying with the conditions set out in Section 6 hereof all dispositions shall be referred to the High Commissioner for his consent, which he may give or withhold in his absolute discretion. The High Commissioner may refer to the applications for any disposition to any Commission which may be appointed by him to report upon the closer settlement of the land. He may consent to the transfer of larger areas of land than may be transferred with the assent of the District Governor where he is satisfied that the transfer will be in the public interest or will serve some purpose of recognised public utility. The Ottoman Law of the 22nd Rabi El-Awal, 1331, concerning the right of a corporation to own immovable property, shall remain in force provided that the High Commissioner may authorise any banking company to take a mortgage of land and any commercial company registered in Palestine to acquire such land as is necessary for the purpose of its undertaking, and may, subject to the above conditions, consent to the transfer of land to any corporation.

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9. After the title has been examined and the consent of the Administration has been obtained, a deed shall be executed in the form prescribed by rules made in accordance with Section 16 hereof, and shall be registered in the Land Registry. No guarantee of title or validity of transaction is implied by the consent of the Administration and the registration of the deed. A person acquiring land under this Ordinance will be subject to any registration which may hereafter be introduced by the Government of Palestine for regulating the right of building and the development of land in, or in the neighbourhood of, a town.

10. No mortgage shall be accepted for registration unless it complies with the terms of the Provisional Law for the mortgage of immovable property of 16 Rabia Tani, 1331, and the amendments of the said Law.

11. Every disposition to which the written consent of the Administration has not been obtained shall be null and void, provided that any person who has paid money in respect of a disposition which is null and void may recover the same by action in the courts. Nothing in this section shall affect the operation of Public Notice No. 115, dated April 30th, 1919, concerning promissory notes given on account of an invalid transaction in immovable property.

12. If any person is a party to any such disposition of immovable property which has not received the consent of the Administration, and either enters into possession or permits the other party to enter into possession of the immovable property, whether by himself or any person on his behalf, he shall be liable on conviction by a court to payment of a fine not exceeding one-fourth of the immovable property.

13. When any immovable property passes by operation of a will or by inheritance the legatees or heirs, as the case may be, shall be jointly and severally responsible for the registration of the immovable property in the name of legatees or heirs within a year of the death. The registration shall be made upon the certificate of a competent court stating that the person or persons acquiring registration are entitled as legatees or heirs, or upon a certificate signed by the Mukhtar of Imam and two notables.

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14. The provisions of the Proclamation of June 24th, 1918, preventing the courts from ordering the sale of immovable property in execution of a judgment or in satisfaction of a mortgage, shall remain in force till further order.

15. The provisions of Article 23 of the Proclamation of June 24th, 1918, preventing the courts from giving any judgment deciding the ownership of land shall remain in force, providing that—

(1) The courts may hear actions for the partition of land in accordance with the Law of 14th Moharram, 1332.

(2) The Legal Secretary may in a special case allow an action concerning the ownership of land to be heard.

16. The High Commissioner may establish a Land Registry Office in such places as may seem desirable, and in consultation with the Financial Secretary may appoint such number of registrars and assistant-registrars as may be necessary. The general superintendence and control over all Land Registry Offices in Palestine shall be vested in the Legal Secretary, who, with the sanction of the High Commissioner, may from time to time make rules as to any of the following matters, subject to consultation with the Financial Secretary on the subject of fees as in sub-section (f) below:—

(a) The organisation, procedure, and business of the Land Registry Offices.

(b) The functions and duties of the registrar and other officials of the Land Registry Office.

(c) The mode in which the register is to be kept.

(d) The forms to be used for deeds and documents.

(e) The requirements for attestation and official verification of the execution of deeds.

(f) The fees payable for or in connection with registration.

(g) The appointment of attorneys.

(h) Any other matter or thing, whether similar or not to those above mentioned, in respect of which it may be expedient to make rules for the purpose of carrying this Ordinance into effect.

17. This Ordinance shall be called "The Transfer of Land Ordinance, 1920."

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II.

IMMIGRATION.

Whereas it is necessary to make provision for regulating the entry into Palestine of persons desiring to reside there permanently or temporarily, it is hereby ordered as follows:—

1. Entry into Palestine for permanent or temporary residence shall be regulated by the High Commissioner from time to time according to the conditions and the needs of the country.
2. The High Commissioner may appoint a Director of Immigration and other Immigration Officers to control the entrance of all persons into Palestine. The Director and the Officer so appointed shall have the power to enter or board any vessel or railway train and detain to examine any person thereon desiring to enter Palestine, and to require the production from such person of any letters, written messages or memoranda, or any written or printed matter, including plans, photographs, and other pictorial representations.
3. Every person who desires to enter Palestine, whether by sea or land or air, must be in possession of a passport or other permit or papers of identity. The photograph of the holder, save in the case of Moslem women, shall be attached to the passport or permit or papers.
4. Every person resident in Palestine at the date of this Ordinance, who leaves the country and intends to return, shall obtain in accordance with the Palestine Passport Regulations, a passport or a *laissez passer* which he shall produce on demand to the Immigration Officer.
5. No person shall enter Palestine except with the leave of the Director of Immigration, or an Immigration Officer duly authorised by him, unless he has been permanently resident in Palestine since the British occupation, or was so resident within a year of the outbreak of war. The Director of Immigration shall refuse leave, unless the person satisfies the following conditions.—
 - (a) That he is in possession of a passport or permit endorsed or vise at a British Passport Office or by a British Consul or other official authorised to grant *vises* or permits on behalf of His Majesty's Government.

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(b) That he has in his possession, or is in a position to obtain, the means of supporting himself and any dependants who desire to enter with him.

(c) That he is not a lunatic, idiot, or mentally deficient.

(d) That he is not the subject of a certificate given by a Medical Inspector that on medical grounds to be specified by order from time to time he should not be permitted to land.

(e) That he has not been sentenced in a foreign country for any crime for which extradition may be granted.

(f) That he has not been prohibited from entering the country by the High Commissioner.

(g) That he fulfils such other requirements as may be prescribed by any general or special instructions of the Director of Immigration.

(h) Such fee shall be payable by an immigrant on admission as may be determined by the High Commissioner by regulation.

6. (a) An Immigration Officer, or a Medical Inspector, may inspect any person seeking to enter Palestine, and may detain him provisionally.

(b) Where leave to enter is refused, the person may be temporarily detained in such a manner as the High Commissioner may direct at some place, and while so detained shall be deemed to be in legal custody.

(c) The Director of Immigration, or an Immigration Officer duly authorised by him, may order that a person arriving on a ship to whom leave to enter is refused shall be removed from Palestine by the master of the ship on which he arrived, or by the owners or agents of that ship to the country of which he is a national, or from which he embarked for Palestine.

(d) If a person to whom leave to enter Palestine has been refused is subsequently found anywhere in Palestine, the Director of Immigration, or an official authorised by him, may take necessary measures to return such person to the country of which he is a national, or from which he embarked.

7. Any person allowed to enter shall, within fifteen days of his arrival in Palestine, register at the police headquarters of the district in which he resides the particulars set out in the schedule hereto. This provision shall not

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apply to persons certified by the Consular vice to be travellers, or persons in transit to another country whose stay in Palestine will not exceed three months from the date of entry. In case any person so certified outstays the period he shall register immediately at the place in which he is resident and shall apply to the Director of Immigration for a permit to stay for a further period in Palestine.

8. The High Commissioner may make an order in either of the following cases for the deportation within five years of his entry into Palestine of any person who has not become a citizen of Palestine, and may by such order require such person to leave and to remain thereafter out of Palestine:—

(a) If any court certifies he has been sentenced to a term of imprisonment exceeding one month for an offence under this Ordinance or otherwise, and recommends that an order for deportation should be made in this case.

(b) If any court certifies within one year of his last entry into Palestine that he has been found wandering without ostensible means of subsistence, or has been sentenced in a foreign country for a crime for which he is liable to be extradited.

(c) If the High Commissioner deems it to be conducive to the public good to make such an order.

A person against whom such an order is made may be expelled from Palestine and sent to the country of which he is a national. The order may extend to the dependants of such person. The High Commissioner may apply any money or property of such person in payment of the expenses of his journey and the maintenance until his departure of himself and his dependants. An order made under this article may be subject to any condition which the High Commissioner may think proper. A person with respect to whom a deportation order has been made shall leave Palestine in accordance with the order, and shall thereafter so long as the order is in force remain out of Palestine.

9. If any person acts in contravention of or fails to comply with any of the provisions of this Ordinance or any order or rule made thereunder, or aids or abets in any such contravention, or harbours any person whom he knows or has reasonable ground for believing to have

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acted in contravention of this Ordinance, he shall be guilty of an offence against this Ordinance. Any person shall be guilty of an offence if he

(a) Refuses to answer any question reasonably put to him by the Director of Immigration or any official acting under his orders or to produce any document in his possession.

(b) Makes any false return or false statement.

(c) Alters any certificate or copy of a certificate or any entry made in pursuance of this Ordinance.

(d) Obstructs or impedes an official in the exercise of his duties.

(e) Without lawful authority uses or has in his possession any forged, altered, or irregular passport or permit or other document or any passport or document on which any vise or endorsement has been altered or forged.

(f) Remains in Palestine after an order for his deportation has been notified to him.

Any person found guilty of a contravention will be liable to a fine not exceeding £E.100, or to imprisonment for a term not exceeding six months, without prejudice to any prosecution to which he may be liable under any other law.

10. The High Commissioner may direct that any person or class or persons shall be exempted wholly or in part, and either unconditionally or subject to such conditions as he may impose, from the provisions of this Ordinance.

Nothing in this Ordinance shall apply to

(a) Any duly accredited head of a foreign diplomatic mission, or any member of his household or of his official staff, or to any duly accredited Consul de Carrriere.

(b) Any member of the British Military, Naval, and Air Forces in uniform and any member of the Civil Government entering or leaving Palestine on duty.

11. The Director of Immigration may, with the approval of the High Commissioner, issue from time to time any orders or regulations for the better control of immigration into Palestine.

12. This Ordinance shall be known as the "Immigration Ordinance, 1920," and shall come into force 1st September, 1920.

Questions in the House of Commons, referring indirectly or directly to the Keren ha-Yesod.

December 6, 1920.

Sir F. HALL asked the Prime Minister if he is aware of the programme of the Keren ha-Yesod, the provincial conference of which is about to be held at Manchester under the presidency of His Majesty's Chief Commissioner of Works; that among the objects of this organisation are the raising of large sums to promote the Jewish settlement of Palestine.

Mr. BONAR LAW: I understand that the object of the Keren ha-Yesod is to obtain funds from Jews throughout the world with a view to assist in the economic development of Palestine in connection with the establishment of a National Home for the Jews in that country. This object is in accordance with the policy of His Majesty's Government as set forth in the declaration of November 2, 1917. . . . It seems obvious that the introduction of capital for development must be to the advantage of all the inhabitants of the country. The conference at Manchester is not held under the auspices of the Government, but is being attended by my right hon. friend, who is naturally interested in the success of the Association.

QUESTIONS IN PARLIAMENT.

December 21, 1920.

Lieut.-Col. H. PAGE CROFT (Bournemouth, Nat. Party) asked whether the Prime Minister would give an undertaking that the establishment of the Holy Land as a national home for the Jews would not involve the taxpayers of this country in any permanent expenditure; whether the cost of the British Army in Palestine was now being borne by the Jewish population in that country; and, if not, whether the cost would be refunded in the coming financial year?

Mr. BONAR LAW, Lord Privy Seal (Glasgow Central, C.U.), said: The acceptance of a Mandate for Palestine is not intended to involve any permanent expenditure by the taxpayers of this country. The answers to the second and third parts of the question are in the negative.

Mr. BILLING (Hertford, Ind.): Will the right hon. gentleman make an appeal to the Jewish population to raise a fund for these purposes in Palestine in order to relieve the British taxpayer of heavy expenditure?

Lieut.-Commander KENWORTHY (Hull, Central, L.): Is it not the fact that Jews throughout the world are now raising very large sums for the development of Palestine, and are we not under obligations to the Jewish people for the fighting they did on our side?

Mr. ORMSBY-GORE (Stafford, C.U.): Have not the Jewish population of the world, ever since the occupation of Palestine, spent many thousands a year on education, public health, and for other purposes in Palestine, the cost of which otherwise would have fallen on this country?

Mr. BONAR LAW: Yes, it is undoubtedly the fact that very large sums have been raised by Jews throughout the world, and hopes are entertained of still larger sums being raised.

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